DOCUMENT RESUME

ED 194 716

CE 026 819

TITLE	A Pilot Program to Provide Ownership Skills to Seniors in the Vocational Technical Schools and Other Educational Institutions, Year Two. Final Report.
INSTITUTION	Norwich Regional Vocational Technical School, Conn.
SPONS AGENCY	Connecticut State Dept. of Education, Hartford. Div. of Vocational Education.
PUB DATE	6 Jun 80
NOTE	135p.
EDRS PRICE	MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS	*Business Administration: *Business Education: Business Skills: Course Content: High Schools: High School Seniors: Pretests Posttests: *Program Effectiveness
IDENTIFIERS	*Small Businesses

ABSTRACT

Responding to a Small Business Administration statement that technical school graduates lack knowledge of business principles, the Norwich (Connecticut) Regional Vocational Technical School conducted a course in small business ownership/management for all of its seniors. The required course, a fifty-four-hour module, replaced one English, mathematics, and social studies class per week. The course focused on general educational skills which develop management skills. In addition, students had an opportunity to develop skills in problem solving, decision making, and management resources through simulated job experiences. Topics covered included choosing a small business: reason for business success and/or failure: business organization: location, layout, and physical facilities for a small business: financing a small business: business records, law, and insurance for the small business owner: personnel management: franchises: automation: and assistance of the small business owner. The business principles pilot program was rated overall as "very good," based on the results of the pretest, posttest, student evaluation questionnaire, graduate survey, curriculum materials, and research studies (included in the appendix). Review of the results shows that the program considerably broadened the students' knowledge of the job/business world. (KC)

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A PILOT PROGRAM TO PROVIDE OWNERSHIP SKILLS TO SENIORS IN THE VOCATIONAL TECHNICAL SCHOOLS AND OTHER EDUCATIONAL INSTITUTIONS

YEAR TWO

FINAL REPORT

PREPARED BY
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PREPARED FOR

CONNECTICUT STATE DEPARTMENT OF EDUCATION
DIVISION OF VOCATIONAL EDUCATION
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THIS PROJECT WAS SUPPORTED BY FUNDS AVAILABLE TO CONNECTICUT THROUGH THE VOCATIONAL EDUCATION ACT OF 1976, PUBLIC LAW 94-482.

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June 6, 1980

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PREFACE

Because of the emphasis on the need for business principles instruction for vocational technical students, the Norwich Regional Vocational Technical School administration and staff has accepted the challenge to include such instruction in its curriculum. The challenge was waged when the Small Business Administration stated that technical school students graduate with excellent technical skills in their chosen fields; however, the students lack knowledge of business principles. As a result, a business principles course was required of all seniors at the Norwich Regional Vocational Technical School during the 1978-79 and 1979-80 school years.

Acknowledgement is made of the various agencies and people who offered advice, guidance, and support. Included are: Division of Vocational Education for their support in sponsorship of the pilot program; Angelo Tedesco, Bureau Chief of the Bureau of Vocational Technical Schools; Joan S. Briggaman, Business and Office Education Consultant of the Bureau of Vocational Services; William F. Clynes, Business and Office Education Consultant of the Bureau of Vocational Services; Elizabeth M. Schmitt, Chief of the Bureau of Vocational Program Planning and Development; and the Business Principles Advisory Committee—Glenn Husted, Vice President of the Eastern Savings and Loan Association; Marian King, Realtor for the Beazley Company; Patricia Fernald, Owner and Operator of Chalet de Coiffeur; Raymond Armstrong, Owner and Operator of Kitchens by Armstrong; Henry Kulos, Owner and Operator of the Henry A. Kulos Insurance and Real Estate Agency; Carl Swartz, Business Education Department Chairman at Mohegan Community College; Dr. Fred Haddad, Consultant, Bureau of Career and Adult Education; and Joseph A. Pernaselli, Assistant Director of Windham Regional Vocational

Technical School. A very special thanks to Glen Husted of the Eastern Savings and Loan Association for his guidance and consent to provide financial data and to speak to all seniors on financial responsibilities; Shirley Belcher, Southern New England Telephone Company Educational Supervisor for speaking to the students about telephone techniques and services; Joan Briggaman and the Delmar Publishing Company for providing materials for student use from the soon to be published book Minding Your Business; Dr. Fred Haddad for his overall guidance, effort, and leadership shown throughout the term of the proposal; Joseph A. Pernaselli for his outstanding effort, guidance, and overall assistance throughout the development and evaluation of the program--especially during the curriculum development phase of the program; the Norwich Regional Vocational Technical School staff who were instrumental in the development of the concepts and objectives of the program; Class of 1979 who provided information through the completion of the graduate evaluation questionnaire; and Class of 1980 who participated in the program and assisted in every way possible to make the program a success. And, finally, a very special acknowledgement to Elizabeth A. Trudelle, the supervisor, coordinator, implementor, and instructor of this pilot program, who was primarily responsible for its success and development.

In addition, recognition is made of the Small Business Administration, the American Council of Life Insurance, National Federation of Independent Business, and Dun and Bradstreet for being so generous in providing supplemental materials for student use; the New London Day Education Office for providing various films for classroom use; and, to the various publishing companies for providing instructional materials.

OVERVIEW

This final business principles pilot program report for the 1979-80 school year provides information about the 54-hour module technical school course in ownership and/or management of a small business—a program to prepare students for the job world. The course was designed for the twelfth grade student to become aware of the special abilities needed to achieve success in his or her chosen occupation. Course emphasis was placed on the various activities that students undertake in actual life situations.

The course focused on general educational skills which develop general management skills. In addition, to exploring skills of general management, students had an opportunity to develop skills of problem solving, decision-making, and management resources. Experiences which simulated job experience as closely as possible were used.

To make room for the module, all senior English classes, mathematics classes, and social studies classes were decreased by one class per week. This provided three class hours per week for all seniors to complete the module. The total class time did not exceed 54 hours including testing sequences. The total senior class is divided into six sections and each section attended three classes per week.

The areas covered supplemented the student's learning and did not decrease learning in English, mathematics, and social studies. The course provided a common interest base for English, mathematics, and social studies instructors. The instructors discussed points of interest which were interwoven with their own subject matter. In addition, shop instructors included in their shop theory classes materials which specifically showed students how the information from the business principles class applies to that particular shop or trade area.

All seniors were required to pursue the 54-hour module study of business principles. Each section totaled approximately 20 students.

A brief list of topics covered is as follows: choosing a small business; reasons for business success and/or failure; business organization; location, layout, and physical facilities for a small business; financing a small business; business records; law and insurance for the small business owner; personnel management; franchises; automation; and assistance for the small business owner.

The course was taught by a certified business educator at Norwich Regional Vocational Technical School. The appendix contains a copy of the pre-test, post-test, student evaluation questionnaire, and 1979 graduate survey. The results of the student questionnaire and the 1979 graduate survey may be found under the findings and analysis section of the report; and, the results of the pre-test and post-test may be found in the appendix.

The following is a capsulation of the presentations made by the project director and the program coordinator to the members of the State Program Study Committee and to the statewide meeting of the social studies instructors at curriculum day.

The basic topics covered in the presentations were: name and its explanation, what is MYOB, goals and/or objectives, scheduling, need for instruction, curriculum, funding, advisory committee, instructional methods, instructional materials, testing and evaluation, and graduate survey.

Each member of the program study committee was given a copy of a report describing the various aspects of the program, while each vocational technical school was given a packet of materials containing a final report, program study report, and samples of materials used in the classroom. In addition, at curriculum day there were displays including students' work, student texts, instructional materials, posters showing instruments used in the course and reactions from graduates, and supplementary materials—copies of which teachers were invited to take to their respective schools.

A question and answer period followed each presentation in which committee members and/or vocational social studies instructors throughout the state inquired about various aspects of the program such as scheduling, curriculum, student/staff input, feedback, internal coordination, and future implementation in the total vocational technical system.

The business principles curriculum is so written that it can be adapted to any level of instruction. In addition to the secondary level program, a 7-week program was conducted in the adult education program. The course was designed for the person who is interested in starting a small business or achieving adequate self-sufficiency in a chosen occupation. The course objectives included: providing a basic business background; providing a knowledge, appreciation, and interrelatedness of basic principles and/or procedures in organizing and managing a business; provide a knowledge of common business and personnel problems and responsibilities; and understanding the need for a set of simple records. Topics discussed included: deciding on a business, business success and/or failure, planning and research, business organizations, funding, accounting, inventory, and personnel policies.

BACKGROUND OR SETTING

During the 1979-80 school year, the Norwich Regional Vocational Technical School, 590 New London Turnpike, Norwich, CT 06360 was the site for the federally granted pilot program titled "A Pilot Program To Provide Ownership Skills To Seniors In The Vocational Technical School And Other Educational Institutions" for the second year. The project was conducted under the directorship of Project Director John T. Rooke.

Setting. The Norwich Regional Vocational Technical School is one of 17 such vocational technical schools serving the state by preparing students for employment as advanced apprentices in skilled trades. Of equal importance in its purpose, is the education of students toward good citizenship and social competence. The school program, therefore, includes the necessary technical subjects as well as general subjects and student activities designed to equip each student to become a skilled craftsperson who is able to take his or her place as a member of the community in which he or she must live. The school operates on a six-week cycle schedule; therefore, the modules of the business principles class were planned to operate throughout the school year and provided the students in the academic cycle with enough training in owner/manager skills. All seniors were scheduled into the modules according to their class section.

The school is located in the city of Norwich; however, it serves approximately 715 students from towns such as Lebanon, Colchester, East Haddam, Salem, Bozrah, Franklin, Montville, Lisbon, Griswold, Voluntown, Preston, Ledyard, and North Stonington in addition to Norwich and the surrounding communities. The city of Norwich has a population of approximately 44,000 people and covers an area of 29.23 square miles. In addition to the

Norwich Regional Vocational Technical School, there are 17 elementary schools, 2 junior high schools, 1 non-public high school, 1 community college, 1 state technical college, and 3 parochial schools in the area. The school enrollment in the public schools is 8,560 and the parochial schools is 1,860.

Funding. The project was funded and monitored by the Bureau of Vocational Program Planning and Development in cooperation with the Bureau of Vocational Technical Schools. Once the module is developed at Norwich Regional Vocational Technical School, it will be implemented in all other vocational technical schools, thus expanding the manager/owner skills curriculum in all technical schools and other educational institutions.

Program Design. The program was designed to prepare young people for the job world. They need a broad knowledge and understanding of how business functions and the desirable attitudes necessary to succeed on the job. The approach was one in which the job was viewed in terms of the nature of the work for which the young person plans to prepare. Students—many of whom were at a disadvantage because of no prior instruction or experience with business principles and practices—were made more employable and were stimulated to take advantage of all of the opportunities available to them. All classes were modified to meet the needs of the slow learner and the disadvantaged learner as well as the average student. Students needed to learn that certain basic business facts were true in order for them to survive in life. Students in all shops are involved in the business world, and there is a need for instruction in addition to that received in consumer economics and business mathematics on the subject of business principles.

Design Contributions. Many young people abandon the idea of being a small business owner and/or manager for various reasons—inadequate knowledge in human and/or customer relations, being initially discouraged, lack of basic experience, and for various related business and financial reasons. Therefore, students need to be exposed to the business world; they must be led through the steps from investigating the initiation of a particular business to the ultimate conclusion and maturity of the business venture.

The Small Business Administration has proved through research and interview that vocational educational students (vocational technical students) are graduating with proper job skills, but not proper manager/owner skills. They also have reported that 60% of all businesses fail within the first five years. A program such as the business principles program must be used to make students more aware of their responsibilities. Failure affects everyone. Students must learn why various problems in the business world arise and where to seek help if they are not able to solve those problems themselves.

The study of business principles contributes to self realization, and helps to improve the students' ability to solve business problems and to attain self-confidence in handling business ventures. Students are to be made aware of the specific procedures to follow in order to properly market their goods and/or services in a successful manner.

Topics studied in business principles enable the individual to develop understandings and skills in order to enter the job world and earn a livelihood. Also, topics such as how to invest money, what types of life insurance are best, and how to write checks and reconcile bank statements enable students to successfully handle their personal as well as business affairs.

Because the supervisor often does not have the time and/or ability to teach the employee when he needs help and/or when such instruction may interfere with the job of that supervisor and because few people learn to read, write, and compute on their own, learning in the course was closely related to the job situation--atmosphere of realism and motivation by use of realistic and practical materials were employed to stimulate and to provide motivation.

Research studies indicate that students deprived of basic business training sometimes have little motivation and yield unfavorable attitudes towards self, others, and society. As attested by many businessmen as well as families, students need training in effective planning in business principles.

Elements of Course Development

Credit. Students usually have no difficulty perceiving that credit will enable them to enjoy luxuries presently and perhaps necessities that they normally could not have without ready cash. However, the other aspects of credit must be presented--the charge for credit and the need for self-control. Students must realize that it is tempting to use credit and as a result they could get so deep in debt that they cannot meet credit obligations.

Savings. Students must realize anyone can allow for savings. Many see savings as depositing cash in a savings account. They must understand saving can take many forms and is not of necessity a routing of "leftover" money into a savings account. Also, the student must understand the forms of savings chosen must be of the most benefit.

Investments. Students must realize that careful investment adventures can be a source of pleasure. The well being of a business can be enhanced by the earning of more income as result of investments.

Taxes. Students must be taught to think of taxes as a form of sharing by pooling resources in order to finance mass benefits. Also, they must realize that voluntary contributions are tax exempt.

Income. Students must be aware of the fact that more income is the goal of any business. They must acknowledge that everyone must earn more to hold his or her own, especially in this day of inflation. Also, that it should be the desire of everyone to seek new, better, and more satisfying methods of earning income.

Need for course. Local businesses were canvassed to find what kind of jobs are available and what skills are needed. Many local business people were interviewed about the instruction of a business ownership/management course. They expressed a need for instruction in management training because many times there is a need for a young person to manage a job, business, or to be "left on his or her own" to get a job done, and there is a lack of training on the part of the student to be able to accept such a position.

Almost every individual in our society may at some time in his or her life consider establishing a business, being a partner in a business, or play a "key" role in managing a business. Many businesses are established as a result of a hobby or interest—woodworking, paper route, typewriting, or as something to do with transportation. Students should now be aware of how valuable business information is not only in relation to their chosen vocation, but also in terms of family and business life. Accepting the responsibility of a small business means delivering a good or service, receiving payment, balancing books, and trying to serve as many customers as possible.

No matter what the reason is for a student to get involved in a business, it is necessary for the student to be exposed to the business world. Obviously, most businesses are small; however, big or small, some businesses succeed, but many do not. Students should understand the reasons for success and/or failure. Success and/or failure affects everyone personally. Instructors work with students whose families have had business success and/or failure and the students must understand why success or failure has arisen. If information about businesses is given to all high school students, they will be aware of the various conditions and will avoid pitfalls or continue in a successful setting.

In the business principles course--titled Mind Your Own Business--conducted as a pilot program, all twelfth grade students were exposed to topics such as: (1) small business in a free enterprise system; (2) importance of small business; (3) rules and regulations; (4) choosing a small business; (5) opportunities in a free enterprise system; (6) reasons for business failure; (7) importance of personality in business; (8) family responsibilities; (9) sole proprietorship; (10) partnership; (11) corporation; (12) internal organization; (13) functional organization; (14) line and staff organization; (15) channels of distribution; (16) location of the small business; (17) layout and facilities of the business; (18) financing a small business; (19) sources of capital; (20) financial institutions; (21) obtaining credit; (22) customer financing; (23) types of customer credit; (24) dealing with credit customers; (25) why keep records; (26) how to establish a recordkeeping system; (27) who keeps the records; (28) types of records; (29) what records should be kept daily—weekly—monthly; (30) payroll records; (31) what are financial statements; (32) bookkeeping; (33) balance sheet; (34) income statement; (35) analysis of financial statements; (36) cash forecast; (37) the stock market; (38) preparing an employee handbook; (39) automation; (40) drafts; (41) sales promotion for the small business; (42) personnel management and the small business; (43) franchises; (44) human relations in business; and (45) communications at work. (See Appendix G—Course Content--for more details.)

Project Objectives

The project objectives included:

1. To provide a basic business background for the students in the various shops as well as techniques and knowledge needed to be aware of their responsibilities to the owner or to survive in their own business.
2. To provide students with the knowledge, appreciation, and interrelations of basic principles and/or procedures followed in the organization and management of a business.
3. To provide an understanding of and ability to use the terminology of business ownership/management or business and ownership.
4. To help students to apply their knowledge of the functions, procedures, and services of business not only to their vocations, but to their daily lives.
5. To develop basic concepts and favorable attitudes toward business principles and business success and/or failure.
6. To develop human relations and communication skills, favorable work habits and attitudes, pride in accuracy, self-confidence, and respect for simple tasks--all leading to success in business.
7. To provide students with a knowledge of common business and personnel problems and responsibilities and an effective way of dealing with these problems.
8. To emphasize the many sources of materials and/or aids available to the owner/manager and/or employee/employer.

9. To develop, modify, and update an overall curriculum to serve as a model.

10. To provide a means for students to understand the mathematics of business such as discounts, markups, markdowns, etc.

11. To enable the student to realize and understand the complications of local, state, and federal laws and to know when professional help is needed.

12. To enable the student to better understand why we have laws in our society which directly affect the functions and principles of the business world.

13. To understand the necessity of maintaining as well as establishing a set of simple records for business and for the individual.

14. To help students to attain a better understanding of how systematic records form the basis for decisions that people such as businesspersons and industrialists must make.

15. To discuss banking procedures or activities such as reconciliation statements, checking and savings accounts, loans, and insurance.

16. To develop an understanding of the arts and sciences as they apply to business.

17. To discuss investment procedures by use of simulation or gametype activities.

METHODS

The course was taught to all twelfth grade students consisting of all abilities at Norwich Regional Vocational Technical School from September, 1979, through June, 1980. Mr. John T. Rooke, Director of the Norwich Regional Vocational Technical School served as the project director. The project was funded and monitored by the Bureau of Vocational Planning and Development in cooperation with the Bureau of Vocational Technical Schools. The intention was to introduce the program into the other vocational technical schools and other educational institutions. Total number of students taught was approximately 132. The six classes (one for each section or division) consisted of students from air conditioning and refrigeration, auto mechanics, carpentry, electrical, electronics, graphic communications, hairdressing and cosmetology, machine drafting, machine tool, plumbing, and sheetmetal. The schedule included 18 weeks of classes made up of three six-week cycles where students studied the various topics related to business ownership/management and 18 weeks of shop instruction made up of three 6-week cycles where carryover assignments or programs were given. Each class met three periods per week. The total class time did not exceed 54 hours including testing sequences. Classes ranged in size from 9 to 29 students per class.

Senior English, mathematics, and social studies classes were reduced by one period each week in order to schedule the business principles class. The areas covered supplemented instruction in English, mathematics, and social studies and did not decrease the student's learning. Instruction in business principles was coordinated with the English instructors, the mathematics instructors, and the social studies instructors as well as the shop instructors. The course provided a common interest base for English, mathematics, and social studies instructors as well as the business principles instructor. The instructors discussed points of interest which were interwoven with their subject matter.

Testing included, a pre-test which was administered the first week of classes, many unit tests throughout the course, and a post-test which was administered the last day of classes. Because overlapping often destroys student interest, a pre-test was used to determine what information students had already acquired--so that overlapping would not result. Unit tests were used for the purpose of measuring whether topics had been understood. A post-test was used to determine how topics had been mastered and what attainments had been accomplished. The pre-test and post-test were constructed with the help of: Business Fundamentals and General Information Test--National Business Entrance Tests; Business Relations and Occupations Achievement Examination for Secondary Schools; Business Background Test; Business Education Achievement Test Series; Business Judgment Test; Business Principles Test; Small Business Management Test; and various pre-tests and post-tests suggested by the various textbook publishers. (See Appendix A for a sample of the Pre-test and Appendix B for a sample of the Post-test.)

In addition to the pre-test, unit tests, and post-test, a student evaluation questionnaire was administered the last week of classes. Students were given an opportunity to evaluate the course on the basis of curriculum, organization, guidance, and the various instructional areas such as recordkeeping, marketing, pricing, management and related areas. (See Appendix C for a sample of the Student Evaluation Questionnaire.)

The 1979 graduating class was asked to assist in evaluating the course after being in the field for approximately seven months. The graduates were asked to evaluate the course on the basis of their working or school experiences to date. They were asked about their present status, whether topics should have been covered in more detail, etc. (See Appendix D for a sample of the letter to the graduates and a sample of the Graduate Survey.)

The methods of instruction used were the question and answer method (for recall purposes and thought provoking purposes), lecture method, discussion method, speaker method, demonstration method, game method, role-playing method, and the indirect method.

When subjects such as tact, trustworthiness, dependability, diplomacy, and related type subjects were presented certain visual aids were used--films, filmstrips, booklets, radio, and television. Bulletinboard displays were used to make students aware of the various items, information, etc., available to them and also to show clippings of success stories. Explaining the need for involvement in student organizations is a definite factor enabling students to develop self-confidence and self-assurance. Neatness and accuracy in submitting research papers was reinforced by requirements stating that these reports must have the organizational structural quality which would be readily acceptable to a businessperson. Also, guest speakers and lecturers were utilized to reinforce business principles and practices. Students were asked to review the work of the other students in order for them to develop decision-making ability, discrimination, and judgment. Through case problems and role playing, students learned to act instead of react to people who disagree with them. Also, they were taught through role playing and case problems to think logically, creatively, and critically as well as to express themselves verbally. Teamwork and cooperation was taught through the use of simulation. Students were taught social responsibilities of business through the use of issue oriented topics; they were encouraged to look at both sides of a question or issue. Students were asked to cite examples and give justification for their reasons.

Curriculum materials were purchased and/or created by the instructor with the help of various publications. Also, many of the materials available from the professional organizations were used.

The evaluation of the project will be conducted by the Bureau of Vocational Program Planning and Development in cooperation with the Project Director and the instructor.

The Pilot Project Director is the Director of the Norwich Regional Vocational Technical School in Norwich, Connecticut. The instructor is a certified business educator holding a Bachelor of Science degree and a Master of Science degree in business education; and, in addition to attendance at various workshops and taking an active part in professional organizations, she is enrolled in the Sixth Year Program at the University of Connecticut. Prior to being appointed pilot project instructor, she has had fifteen years of teaching experience--teaching subjects such as typewriting, recordkeeping and related subjects, data processing, business English, business mathematics, and various general business subjects. The advisory committee included: Raymond Armstrong, owner of Kitchens by Armstrong; Eve Beck, Recording Secretary of SCORE; Glen Husted, Vice President of Eastern Savings and Loan Association; Marian King, realtor at the Beazley Company and former manager of Howland Department Store; Patricia Fernald, owner of Chalet de Coiffeur; Henry Kulos, owner of

Henry A. Kulos Insurance and Real Estate Agency; Joseph A. Pernaselli, Assistant Director of Windham Regional Vocational Technical School and former Assistant Director of Norwich Regional Vocational Technical School; and Carl Swartz, Business Education Department Chairman--Management and Marketing Division--at Mohegan Community College. (See Appendix I for complete listing of Administration, Personnel, and Advisory Committee.)

FINDINGS AND ANALYSIS

Pilot program results are based upon the grades scored on the pre-test and post-test and evaluation/comments made on the student evaluation questionnaire and graduate survey.

A comparison was made of the grades students earned on the pre-test, post-test, and as a final grade in the course. (See Appendix F for the comparison chart.)

In September of 1979, approximately 131 senior students at the Norwich Regional Vocational Technical School (entire senior class) were scheduled for the Mind Your Own Business program—approximately four students terminated during the year and one new student was admitted; of those remaining 130 students completed the pre-test, 128 students completed the post-test, and 106 students completed the student evaluation questionnaire.

During March of 1980, a graduate survey was mailed to approximately 124 graduates of the class of 1979--seven surveys were returned as not deliverable; of the remaining 117 students, 36 students returned the questionnaire.

Testing. The following are the results by test and by section for the pre-test, post-test, and unit tests.

PRE-TEST

SECTION	NUMBER OF STUDENTS TAKING THE TEST	AVERAGE GRADE
12-1	24	65.5%
12-2	25	64.5%
12-3	24	57.6%
12-4	25	59.1%
12-5	21	54.4%
12-6	11	53.2%

The overall average for the pre-test was 59.05%.

POST-TEST

SECTION	NUMBER OF STUDENTS TAKING THE TEST	AVERAGE GRADE
12-1	24	77.0%
12-2	25	75.7%
12-3	24	73.0%
12-4	24	74.8%
12-5	21	71.2%
12-6	9	64.2%

The overall average for the post-test was 72.65%.

UNIT TEST

SECTION	NUMBER OF STUDENTS TAKING THE TEST	AVERAGE GRADE
12-1	24	84.8%
12-2	23	78.3%
12-3	23	76.6%
12-4	25	77.1%
12-5	16	73.9%
12-6	8	75.3%

The overall average for the unit tests was 77.67%.

Of all of the students completing the program, only one student scored lower by four points on the post-test than on the pre-test and one student scored the same on both tests. Some students scored as much as 20 points higher on the post-test than they did on the pre-test. Therefore, based on these results, the 125 students who completed the program increased their score on the post-test anywhere from three to twenty points. Since the majority of the questions on both tests were the same, this indicates that learning did take place. Also, the overall classroom average shows that the students results on unit tests were better than that on an overall test--post-test.

Student Evaluations Questionnaire--Part I. Part I of the student evaluation questionnaire consisted of 40 statements to which students had to circle a 5 if they felt that the answer was very good, a 4 if they felt that the answer was good, a 3 if they felt that the answer was fair, a 2 if they felt that the answer was poor, and a 1 if they felt that the answer did not apply to them.

On the basis of the overall totals, the following was found to be true:

1. The amount of time spent in learning new ideas and facts was

   10,35% indicated very good
   32.07% indicated good
   50.00% indicated fair
   11.32% indicated poor
   .94% indicated non-applicable

2. The analysis of business problems was

   6.60% indicated very good
   39.62% indicated good
   41.05% indicated fair
   11.32% indicated poor
   .94% indicated non-applicable

3. The teacher's lesson presentations were

   15.00% indicated very good
   36.79% indicated good
   33.96% indicated fair
   14.15% indicated poor
   0.00% indicated non-applicable

4. The amount of time allowed for student participation was

   5.66% indicated very good
   41.50% indicated good
   33.96% indicated fair
   17.92% indicated poor
   1.88% indicated non-applicable

5. The individual attention given to me as a student was

   7.54% indicated very good
   39.62% indicated good
   38.67% indicated fair
   13.20% indicated poor
   1.88% indicated non-applicable

6. The method of grading for the course was

12.26% indicated very good
52.83% indicated good
30.18% indicated fair
5.66% indicated poor
.94% indicated non-applicable

7. The pre-test and post-test methods were

3.77% indicated very good
39.62% indicated good
38.67% indicated fair
16.03% indicated poor
2.83% indicated non-applicable

8. The discussion on the responsibilities of ownership was

12.26% indicated very good
49.05% indicated good
34.90% indicated fair
3.77% indicated poor
.94% indicated non-applicable

9. The learning of special terms associated with business and ownership was

11.32% indicated very good
37.73% indicated good
46.22% indicated fair
6.60% indicated poor
.94% indicated non-applicable

10. The "idea" of using guest speakers was

19.81% indicated very good
31.13% indicated good
16.98% indicated fair
4.71% indicated poor
18.86% indicated non-applicable

11. The income tax activities were

14.15% indicated very good
29.24% indicated good
37.74% indicated fair
17.92% indicated poor
3.77% indicated non-applicable

12. The recordkeeping activities were

19.81% indicated very good
40.57% indicated good
31.13% indicated fair
6.60% indicated poor
.94% indicated non-applicable

13. The course activities dealing with cash receipts were

11.32% indicated very good
47.17% indicated good
34.90% indicated fair
4.71% indicated poor
1.88% indicated non-applicable

14. The course activities dealing with cash payments were

10.38% indicated very good
46.23% indicated good
35.84% indicated fair
7.54% indicated poor
.94% indicated non-applicable

15. The discussion of reconciliation statements was

.94% indicated very good
33.96% indicated good
47.17% indicated fair
16.98% indicated poor
8.49% indicated non-applicable

16. The discussion on the use of the telephone was

16.98% indicated very good
30.19% indicated good
28.30% indicated fair
14.15% indicated poor
11.32% indicated non-applicable

17. The study of the balance sheet was

10.38% indicated very good
43.52% indicated good
37.74% indicated fair
7.55% indicated poor
0.00% indicated non-applicable

18. The study of the income statement and Schedule C was

6.60% indicated very good
33.02% indicated good
45.28% indicated fair
12.26% indicated poor
4.72% indicated non-applicable

19. The teacher's effort in presenting the importance of vocational education was

22.64% indicated very good
31.13% indicated good
33.96% indicated fair
8.49% indicated poor
3.77% indicated non-applicable

20. The exposure to basic procedures in the organization and management of a business was

14.15% indicated very good
44.34% indicated good
30.19% indicated fair
8.49% indicated poor
2.83% indicated non-applicable

21. The time spent in practicing the completion of various business forms for accuracy and neatness was

9.43% indicated very good
32.08% indicated good
40.57% indicated fair
18.87% indicated poor
.94% indicated non-applicable

22. The learning experience of the stock market was

32.08% indicated very good
32.08% indicated good
24.53% indicated fair
8.49% indicated poor
2.83% indicated non-applicable

23. The course activities dealing with business problems and why businesses fail were

19.81% indicated very good
47.17% indicated good
28.30% indicated fair
4.72% indicated poor
.94% indicated non-applicable

24. The textbook and instructional materials were

15.09% indicated very good
39.62% indicated good
30.19% indicated fair
13.20% indicated poor
0.00% indicated non-applicable

25. The use of visual aids and audio-visual materials was

12.26% indicated very good
33.01% indicated good
37.74% indicated fair
16.04% indicated poor
2.83% indicated non-applicable

26. The course activities dealing with the role of the employer were

11.32% indicated very good
37.74% indicated good
42.45% indicated fair
7.54% indicated poor
.94% indicated non-applicable

27. The banking activities were

11.32% indicated very good
34.91% indicated good
41.50% indicated fair
12.26% indicated poor
0.00% indicated non-applicable

28. The study of the classifications of various businesses was

31.21% indicated very good
37.74% indicated good
39.62% indicated fair
9.43% indicated poor
.94% indicated non-applicable

29. The topic "Selecting A Business Site" was

15.09% indicated very good
38.68% indicated good
35.85% indicated fair
8.49% indicated poor
2.83% indicated non-applicable

30. The use of supplementary materials was

7.55% indicated very good
41.50% indicated good
39.62% indicated fair
9.43% indicated poor
1.89% indicated non-applicable

31. The "idea" of keeping recordkeeping text was

21.70% indicated very good
41.50% indicated good
27.36% indicated fair
7.55% indicated poor
1.89% indicated non-applicable

32. The study of payroll taxes was

14.15% indicated very good
50.94% indicated good
27.36% indicated fair
5.66% indicated poor
1.89% indicated non-applicable

33. The topic "Develop A Current Interest Or Hobby Into A Profitable Business" was

12.26% indicated very good
31.13% indicated good
35.85% indicated fair
12.26% indicated poor
7.55% indicated non-applicable

34. The discussion of personnel policies and records was

12.26% indicated very good
39.62% indicated good
33.96% indicated fair
7.55% indicated poor
5.66% indicated non-applicable

35. The discussion about the characteristics of a good manager was

11.32% indicated very good
52.83% indicated good
30.19% indicated fair
4.72% indicated poor
.94% indicated non-applicable

36. The topic "Source of Employees" and "Job Description" were

8.49% indicated very good
40.57% indicated good
42.45% indicated fair
6.60% indicated poor
1.89% indicated non-applicable

37. The topic of "Automation" was

10.38% indicated very good
39.62% indicated good
36.79% indicated fair
9.43% indicated poor
3.77% indicated non-applicable

38. The discussion of franchising was

11.32% indicated very good
41.50% indicated good
29.25% indicated fair
17.92% indicated poor
.94% indicated non-applicable

39. The discussion of human relations in business was

19.81% indicated very good
45.28% indicated good
14.08% indicated fair
4.72% indicated poor
2.83% indicated non-applicable

40. The discussion of communications in business was

31.13% indicated very good
37.74% indicated good
27.36% indicated fair
2.83% indicated poor
.94% indicated non-applicable

Student Evaluation Questionnaire--Part II. Part II of the questionnaire consisted of six questions which students had to answer listing topics they liked, topics they disliked, making recommendations about the course for the future, and expressing their opinion of the evaluation questionnaire. Where possible, students were asked to explain each of the answers given.

The following recommendations and comments were made by the students:

1. List the topics and/or projects included in the course you LIKED BEST and tell why.

   33.02% indicated the stock market because of group effort and importance on economy; students own stock
   16.04% indicated bookkeeping because of a need to know or personal needs
   13.21% indicated income tax because the information is useful
   4.72% indicated all topics covered because of a need to know
   3.77% indicated employee handbook because the topic was one which most employees will encounter in their life
   2.83% indicated small business management because they have the desire to some day own a business
   1.89% indicated communications because of the need to communicate with customers
   .94% indicated owning a business
   ,94% indicated laws and rules and regulations
   .94% indicated payroll
   .94% indicated locating a business
   .94% indicated automation
   .94% indicated business problems
   .94% indicated human relations
   .94% indicated movies

2. List the topics and/or projects included in the course you DISLIKED MOST and explain why.

   12.26% indicated the stock market because most students can not play the game at this time
   7.55% indicated bookkeeping because of the poor unit books
   2.83% indicated free enterprise system because the information is unimportant
   1.98% indicated franchising because the information was not of interest
   1.89% indicated employee handbook
   .94% indicated cash receipts
   .94% indicated partnership
   .94% indicated communications

2. Continued

.94% indicated types of business
.94% indicated business management
.94% indicated human relations
.94% indicated business terminology

3. Would you recommend the continuation of this course? Why?

80.19% indicated yes because the information is important for survival in the world
4.72% indicated no because not interested in the subject matter

4. Should the course be offered in the Senior Year? Junior Year? or both Junior and Senior Year?

47.17% indicated junior and senior year because the subject matter is too much to cover in one year; an indepth knowledge is needed. If possible, once a week in the junior year and three times a week in the senior year
21.07% indicated senior year because it is nearer to graduation
6.60% indicated junior year in order to use the information in the senior year
2.83% indicated all three years so that the information could be grasped or learned at a slower pace

5. List any topics you feel should be included in the future which were not included this year.

The following topics were listed: insurance, real estate, budgets, business terms, price estimations for jobs, job management, and credit cards. There is a need for more information on taxes, accounting-bookkeeping, stocks, human relations, salesmanship, and checkbook.

6. What is your opinion of this type of evaluation form?

3.77% indicated very good
13.21% indicated good
.94% indicated fair

The questionnaire allows the students to express their views.

It would be easier if the evaluation was made at the end of each marking period--lapse in time makes it difficult to remember.

7. Other comments.

There is a need for speakers from the Small Business Administration and trade areas; field trips; and more group projects.

Pace of course was too fast--no depth.

Would get more from course if elective.

Should never use uncorrected manuscript.

Graduate Survey. The following information was taken from the various responses given by graduates of the class of 1979 who completed the grade questionnaire. (Please note students only answered questions which they chose to answer.)

1. Are you presently attending school?

   50% indicated yes
   50% indicated no

2. Are you presently employed?

   88.9% indicated yes (55.6%--full time and 33.34%--part time)
   11.1% indicated no

3. Are you in the armed services?

   8.33% indicated yes
   91.67% indicated no

4. Are you using any of your business principles skills?

   6.11% indicated yes
   91.97% indicated no

   The skills which graduates are using include: choosing insurance; job applications; basic skills to survive; general knowledge; checking accounts; needed for college courses; handling people; blueprint reading; keeping records; electrical engineering; human relations; communications; sales slips; and customer relations.

5. Do you feel that you should have had more business training in any particular area?

   25% indicated yes
   47% indicated no

   Areas where additional business training is needed include: checking accounts; start training in grade 11; self-business; being successful; insurance; sales techniques; and displays.

6. Do you have the need to operate office machines?

   19.44% indicated yes
   47.20% indicated no

   Machines which are being used include: adding machine; calculator; typewriter; and copying machine.

7. Have you used your knowledge of recordkeeping?

16.70% indicated yes
52.80% indicated no

The recordkeeping principles which are being used include: checkbook, store records, and company records.

8. Have you had the need to use your knowledge of the stock market?

5.56% indicated yes
52.80% indicated no

The manner in which the student is using his or her knowledge of the stock market include: following the market and making a decision about an employer's stock purchase program

9. Have you had the need to use your knowledge of insurance?

33.34% indicated yes
36.10% indicated no

The manner or capacity in which the knowledge is being used is: basic insurance for self, various insurance forms, and health insurance plans such as Blue Cross and CMS.

10. Have you performed any duties as a supervisor?

13.89% indicated yes
86.10% indicated no

The capacity in which the graduates are performing the duties include: working leader, class project leader, and supervisor.

11. Have you had the need to use your knowledge of finance and institutions?

36.1% indicated yes
11.1% indicated no

The manner in which the knowledge is being used includes: studying related topics, car loans, checking accounts, payroll, loans, learning to manage through budgeting, savings accounts, financial aid, choosing a bank through services, and better understand the operation of the company where employed.

12. Have you been involved in the application of employment skills?

75.00% indicated yes
2.78% indicated no

The employment skills are being used in interviewing and job application activities.

13. In reference to human relations and communications in business, have you had the opportunity to use any of the topics discussed?

    36.11% indicated yes
    63.90% indicated no

    The graduates indicated an opportunity to use these skills in relations to: dealing with customers, employment, public hearing speaker, better knowledge of business and understanding people who use business terms, work with other students, and communication with employees/customers.

14. On the basis of your experience since graduation, what additional training do you think should be added to our business principles program at Norwich Tech in order for our students to be better prepared to enter the business world?

    Graduates indicated additional training is needed in dealing with employee/employer problems, students must realize the need for information in the course to survive, more accounting-accountant skills, more hands-on, retail selling techniques, actual interviews—students interview each other, interview with business owners, budget money, business letters, English skills, heavier emphasis on personal finances, insurance, more films and learning materials, inventory control, ordering merchandise, dealing with sales people, computer-word processing, more time on stock market, loan procedures, and human relations.

Original Objectives. On the basis of all of the statistics and comments, each of the objectives was completed and/or a suggestion was made on how the objective can be completed in the future. Many of the individual lessons satisfied more than one objective.

The course content of the first marking period or the first six-weeks of the program accomplished the following objectives:

1. To provide a basic business background for the students in the various shops as well as techniques and knowledge needed to be aware of their responsibilities to the owner or to survive in their own business.

2. To provide students with the knowledge, appreciation, and interrelatedness of basic principles and/or procedures followed in the organization and management of a business.

3. To provide an understanding or an ability to use the terminology of business ownership/management or business and ownership.

4. To help students to apply their knowledge of the functions, procedures, and services of business not only to their vocations, but to their daily lives.

5. To develop basic concepts and favorable attitudes toward business principles and business success and/or failure.

8. To emphasize the many sources of materials and/or aids available to the owner/manager and/or employee/employer.

11. To enable the student to realize and understand the complications of local, state, and federal laws and to know when professional help is needed.

12. To enable the student to better understand why we have laws in our society which directly affect the functions and principles of the business world.

16. To develop an understanding of the arts and sciences as they apply to business.

The following topics were studied during the first marking period: the free enterprise system; importance of small business; rules and regulations; choosing a small business; opportunities in a free enterprise system; reasons for business failure; personality in business; sole proprietorship, partnership; corporation; internal organization; financial organization; functional organization; line and staff organization; channels of distribution; location of the small business; layout and facilities of the business; and family responsibilities. (See Appendix G for outline.)

The course content of the third marking period or the second six-weeks of the program accomplished the following objectives:

1. To provide a basic business background for the students in the various shops as well as techniques and knowledge needed to be aware of their responsibilities to the owner or to survive in their own business.

3. To provide an understanding of and ability to use the terminology of business ownership/management or business and ownership.

8. To emphasize the many sources of materials and/or aids available to the owner/manager and/or employee/employer.

10. To provide a means for students to understand the mathematics of business such as discounts, markups, markdowns, etc.

13. To understand the necessity of maintaining as well as establishing a set of simple records for business and for the individual.

14. To help students to have a better understanding of how systematic records form the basis for decisions that people such as businesspersons and industrialists must make.

15. To discuss banking procedures or activities such as reconciliation statements, checking and savings accounts, loans, and insurance.

16. To develop an understanding of the arts and sciences as they apply to business.

The following topics were studied during the third marking period: financing the small business; sources of capital; financial institutions; obtaining credit; customer financing; types of customer credit; dealing with credit customers; why keep records; how to establish a recordkeeping system; who keeps the records; types of records; what records should be kept daily, weekly, and/or monthly; payroll records; bookkeeping; what are financial statements; balance sheet; income statement; analysis of financial statements; and cash forecast. (See Appendix G for outline.)

The course content for the fifth marking period or the third six-weeks of the program accomplished the following objectives:

1. To provide a basic business background for the students in the various shops as well as techniques and knowledge needed to be aware of their responsibilities to the owner or to survive in their own business.

3. To provide an understanding of an ability to use the terminology of business ownership/management or business and ownership.

4. To help students to apply their knowledge of the functions, procedures, and services of business not only to their vocations, but to their daily lives.

6. To develop human relations and communications skills, favorable work habits and attitudes, pride in accuracy, self-confidence, and respect for simple tasks--all leading to success in business.

7. To provide students with a knowledge of common business and personnel problems and responsibilities and an effective way of dealing with these problems.

8. To emphasize the many sources of materials and/or aids available to the owner/manager and/or employee/employer.

10. To provide a means for students to understand the mathematics of business such as discounts, markups, markdowns, graphs, etc.

16. To develop an understanding of the arts and sciences as they apply to business.

17. To discuss investment procedures by use of simulation or gametype activities.

The following topics were studied during the fifth marking period: the stock market; preferred stock; common stock; various stock markets; preparing an employee handbook; automation; drafts; sales promotion for the small business; personnel management and the small business; franchisees; human relations in business; self-understanding; human relations with fellow employees; human relations with employers; human relations with customers; communications at work; importance of communicating at work; communicating to employers; communication from employers; communicating with customers; and communicating with fellow employees. (See Appendix G for outline.)

The following objective was accomplished throughout the school year and not just during a marking period:

9. To develop, modify, and update an overall curriculum to serve as a model.

CONCLUSIONS

The business principles pilot program was rated overall as very good. The rating was based upon the overall results of the pre-test, post-test, student evaluation questionnaire, graduate survey, presented curriculum materials, and research studies. In reviewing the results, one will find that the results clearly reveal that the program considerably broadened the student's knowledge and understanding of the job/business world.

Overall Assessments. In conceiving the original format, goals and objectives, and basic structure of this pilot program, it was tentatively assumed that the students who were enrolled in the building and service trade departments and the top three academic sections would most likely demonstrate higher interest, motivation, and achievement throughout the program than those students enrolled in the machine trade departments and the lower three academic sections. However, overall results of the testing program--pre- and post-test; academic attainment (grades on unit tests and projects); the student evaluation questionnaire results; and the graduate survey revealed that there were no significant differences in the above areas between trade clusters or academic sections. In reviewing and evaluating the testing program and the evaluation program, there was no direct correlation between a student's specific shop or trade area, and/or the section assigned and predicted success within the program.

Testing. The fact that only one student scored lower by four points on the post-test than on the pre-test, only one student scored the same on both pre-test and the post-test, and the remaining 125 students scored at least three points higher shows that students did take an interest in the subject matter taught and most are able to increase their knowledge of the business world.

Student Evaluation Questionnaire, Part I. In reviewing the overall results of Part I of the Student Evaluation Questionnaire, the students rated the following topics and/or projects utilizing the following scale ratings:

Very Good-Good: The learning experience(s) of the stock market game.

Good: Teacher's lesson presentations; amount of time allowed for student participation; individual attention given to students; method of grading for the course; pre-test and post-test methods; discussion of the responsibilities of ownership; "idea" of using guest speakers; recordkeeping activities; course activities dealing with cash receipts; course activities dealing with cash payments; discussion on the use of the telephone; study of the balance sheet; exposure to basic procedures in the organization and management of a business; course activities dealing with business problems and why businesses fail; textbook and instructional materials; topic of "Selecting A Business Site"; use of supplementary materials; "idea" of keeping the recordkeeping text; study of payroll taxes; discussion of personnel policies and records; discussion of the characteristics of a good manager; automation; franchising; human relations in business; and communications in business.

Fair: Amount of time spent in learning new ideas and facts; analysis of business problems; learning of special terms associated with business and ownership income tax activities; reconciliation statements; study of income statement and Schedule C; teacher's effort in presenting the importance of vocational education; time spent in practicing the completion of various business forms for accuracy and neatness; use of visual aids and audiovisual materials; role of employer; banking; classifications of various businesses; topic "Develop A Current Interest or Hobby Into A Profitable Business"; and topics "Source of Employees" and "Job Description".

Student Evaluation Questionnaire, Part II. In reviewing the comments students made on the Student Evaluation Questionnaire, Part II, the following conclusions may be drawn from information provided.

The topics students enjoyed most were the stock market game, bookkeeping, and income taxes because they were able to use the knowledge gained for their personal use. Also, there was competition for the best portfolio and best grade on the final report of the stock market project.

The topics and/or projects disliked were poor unit books provided, to some extent the stock market game (not able to use immediately), and free enterprise system. The reasons given for dislike were, the books contained errors and they were not able to see the total picture of the bookkeeping system; the information could not be put to use; and the information was not readily available because materials were destroyed.

On the topic of continuation of the course, the students strongly recommended continuation of the course. They found a strong need for the information.

Most students recommended that the course be offered in the junior and senior years. They express the need for the topics to be covered in great depth. They believe there is a definite need to fully comprehend all topics covered.

Topics which most students express a need for are: insurance, real estate, budgets, job management, and salesmanship.

The questionnaire was rated as good because the students felt that they were given an opportunity to express their feelings. However, the feeling was that the evaluation should be distributed at the end of each marking period because the lapse of time between marking periods makes it difficult to remember all points.

Graduate Survey. In reviewing comments from the 1979 graduates of Norwich Regional Vocational Technical School, the following conclusions may be drawn from information provided by those graduates who returned the survey.

Fifty per cent of the 1979 graduates responding to the graduate survey are presently attending school.

Approximately 89 per cent of the students are employed either full-time or part-time; and, as result, the students had to use some of the techniques which were reviewed in order to secure a job.

Over one-third of the students are using principles which were studied in the business principles class--Mind Your Own Business.

More than one-fourth of the students indicated that there was a need for more business training in the following areas: owning one's own business, success, checking accounts, self-business principles, dealing with people, sales techniques, and various methods of display.

Students indicated that they had a need to learn the following business machines: adding machine, calculator, typewriter, and copying machines. Most of the students are operating the above mentioned machines.

Most of the students indicated that they were using their recordkeeping skills. The principles are being applied in budgets, checkbooks, store records, and company records.

Students did indicate a need for the study of the stock market. Many are following the market or are involved in investigating employer stock purchase programs.

Most students find that they are in need of learning about insurance because they find a need to purchase insurance for themselves--personal property or health insurance.

Many graduate students are involved in supervisory duties. The duties include those of working leader, project leader, or supervisor.

The topic of finance and financial institutions was an important one to the graduates. The knowledge gained is being used in taking business courses, applying for car loans, accounts, payrolls, budgets, obtaining financial aid, and in various other related areas.

Application of employment skills was an important topic as over seventy-five per cent of those responding to the survey were employed. They used their skills during interviewing activities or application activities.

The graduates are using communications skills in dealing with customers, in other job areas, as citizens such as voicing opinions at a public hearing, communicating with customers especially those who indicate most ideas through the use of business terms, and through communicating with other employees.

The following topics were indicated as needing training: dealing with employee/employer problems; a more serious approach to the course itself; more about accounting and accountant skills; retail selling techniques; actual interviews with employers; budgeting of money; business letters; English skills; inventory control; personal finances, computers; word processing; loan procedures; and ordering of merchandise.

Research Findings. Many of the facts presented in research reports indicate the definite need for the business principles course. The following research, reports, and interview have been reviewed in relation to the desirable curriculum and need for a business principles-type course.

Why Teach Business Management? The report entitled Owning and Operating a Small Business was written by Robert E. Nelson of the University of Illinois at Urbana Vocational and Technical Education Department. Points made by Mr. Nelson in the report include: Small business represents a vital and significant force in the American economy. Small firms made a major contribution to American economic life. The Small Business Administration has reported that of the eight million businesses, about 95% are considered small. Students must become aware of the opportunities in small business, as the decision to become self-employed is a major one. To be successful, the students must possess many qualities and skills. The fact that everyone can own a business and be his or her own boss is an important one; however, students are rarely given the basic knowledge and skills necessary for operating a business.

The need for instruction in small business management is evidenced by the high mortality rate of small businesses. Many of the causes of business failure are internal to the firm and include highly personal factors such as inability to get along with employees, as well as in adequate financing, poor planning, inadequate records, and unwillingness or inability to keep abreast of or ahead of change.

Research indicates that the successful entrepreneur possess certain qualities which contribute to his or her success.

Small Business Bookkeeping by the New York State Department is a report in which a guide is given for teaching of keeping of a set of records for a small business.

Small Business Management, Volume I by Edgar A. Persons is a guide for establishing a small business management program.

Small Business Management; Business Education by Felix J. McCool is a guide expressing the need for relations between business and the community. Pretest construction is a necessity in order to determine the attainment level of the students.

Minding Your Own Small Business by the Athena Corporation is a report which explains a one-semester course which was tested on ten (10) high school students. Recommendations: the course should be offered in the secondary school as part of a student's general education program, not exclusively as a vocational course and not limited to those interested in business or economics. It should be offered to all students.

It is recommended that the focus be on general management skills, with the opportunity to develop and practice problem-solving, decision-making, and resource management, as well as, simulation games.

Report of the Task Force on Education and Training for Minority Business Enterprises by Office of Minority Business Enterprise (DOC), Washington, D. C., made the following conclusive remarks: An important relationship exists between management education and the survival of business enterprises. Also, needed are greater support for existing programs, new initiatives for present and future minority businesspersons; business ownership courses in the state and local educational establishments; and, a combined public and private sector effort to make needed resources a private sector effort to make needed resources available for improvement of minority enterprise education.

Going Into Business For Yourself by Gary L. Kuebbler gives an experimental curriculum for Grade 11 and Grade 12 students. The author expresses the need for the students to understand the problems and decisions that face every businessperson in starting and managing a business.

A Study of the Relationship Between Economic Understanding, Business Education Curricula, and Certain Personal Factors of Business Education Seniors in Selected Delaware High Schools by Roland Jones is a report which sort to determine whether seniors enrolled in business education programs develop an understanding of basic economic concepts.

The conclusion included: business education courses that do not offer a one semester economics course do not provide business education seniors with an understanding of the economic concepts as recommended by the National Task Force on Economic Education.

Business Education and the Vocational High School by Clifton W. Cirsler maintains that a course in general businesslike topics would be valuable to all students. Mr. Cirsler mentions the fact that repairmen, servicemen, mechanics, air conditioning technicians, electricians, plumbers, and carpenters are all involved in the business world.

James Gruber in his article Students Learn To Begin A Business expressed his feeling that many young people are reluctant to enter into or begin a small business. Students need an exposure to the business world because too many businesses do not succeed. Failure affects every one personally. Students need to learn why these problems arise. He suggested various course contents and activities.

In her article, Simulation in Business Classes, Elsie Donnel explains the need for using simulation in order to bring as much reality into the classroom situation as possible. They can be used to effectively teach basic concepts such as human relations, economic principles, decision-making, and problem-solving. Classroom content and the business world are linked through simulation activities; and, as a result, a student motivational change of pace.

A Historical Development of an Economic Emphasis in Business Education by Gladys Bahr and Ruth Peters Wegforth indicates that over the decades the philosophy of basic business, general business, and consumer education has changed. In the twenties, the emphasis was on junior business knowledge for getting a job at an early age, in the thirties it changed to consumer emphasis, and in the fifties the main concern was with economic principles. The students, today, must assume the role of worker, consumer, and citizen. As a worker, an understanding of business organizations is essential. The consumer needs accurate knowledge and sound attitudes in areas such as handling credit, buying insurance, and investing. A citizen must analyze economic beliefs. There is a definite need for a course in every students curriculum in which all of the roles which students will assume must be taught.

A recent interview was conducted with an individual in the business community on the subject of persons who wish to become self-employed. The following are some of the comments received from Glen Husted, Vice President of Eastern Savings and Loan Association. Three questions were asked: (1) I need $10,000 to get started. What do I have to do? (2) Do I need a license to engage in my particular enterprise? and (3) What records am I required to keep and how do I comply with the IRS and the State Compensation withholding laws?

Mr. Husted answers all of the questions on the basis of the information which is available to all students through the bank. He indicated that the students have a need to know all of this information in order for them to decide properly whether to ask for a loan. He feels there is a definite need for such instruction in the schools. In his answers, he advances many questions which one must ask himself or herself such as what collateral do you have for security? He does indicate that he would prefer for the students to learn from experts in the field and that the students be exposed to all aspects of each subject. He strongly urged using guest speakers from the business community as an effective source of presenting proper information.

In a recent article written by Clay V. Sink, Business Education Department, at the University of Rhode Island, he writes about a survey which he and Jeanne DiPrete conducted. The survey took place in Rhode Island at the various high schools--139 Rhode Island students took part. The following was found: (1) 60% of the students believed that the goals of business conflict with public interest; (2) 58% of the students believed that business ethics were different from personal ethics; (3) 51% believed businesssses would be less socially responsible without federal regulation; (4) 71% received their information from teachers of the business principles course; (5) the major influence on the students' attitudes about business was from the school curriculum; and, (6) the course of business principles had a positive effect on student's viewpoint.

Dr. Sink indicated that students must be taught that what is good for the student is also good for the business. Ethical behavior is not restricted to business as many of the students now think. Federal regulations are needed only when businesses are socially irresponsible; however, students need to know that the same is true for individuals.

RECOMMENDATIONS

The following recommendations are made on the basis of a comprehensive analysis and evaluation of the pre- and post-test, the curriculum, the student evaluation questionnaire, the advisory committee, the graduate survey, and resulting experiences gained from the overall administration and management of the course.

1. Based on the program evaluation and student achievement results, it is strongly recommended that the business principles pilot exemplary program be continued and funded for the 1980-81 school year.

2. For the third year of operation, it is strongly recommended to continue the scheduling of all seniors regardless of trade cluster or academic grouping in the program.

3. That there be a critical review and analysis as to content and format of the pre- and post-test as administered this year in order to compare with past results.

4. That there be a review and analysis as to content and format of the student evaluation questionnaire and graduate survey as administered this year.

5. That there be a continuation of the positive coordination and exchange of ideas and materials between the English, social studies, and mathematics departments and the business principles program.

6. That a stronger emphasis be made by the trade departments to incorporate materials used in the business principles program—Mind Your Own Business—into their theory shop classes. As a result, the information would be more meaningful and present the student with a more specific trade application and relatedness.

7. Based on the student evaluation questionnaire, Parts I and II:

a. That the stock market game be used during the 1980-81 school year. However, provisions must be made in the budget for added subscriptions to newspapers for student-use.

b. That the same type of student evaluation questionnaire format as utilized this year be continued.

8. Based on the Advisory Committee input:

a. That the present number of members serving on the Advisory Committee be retained. Direct input received has resulted in a program which has community cooperation and which has opened opportunities to students.

b. That all advisory committee meetings be held in the evening as the members are not always able to attend meetings scheduled during the school day.

c. That meetings be held frequently to update, evaluate, and cause continuity in the program.

d. That more consideration should be given to the suggestion that the business principles program manage the school store, and, that consideration be given to provide students with an opportunity to assist with the school inventory.

e. That more speakers be utilized in the classroom especially on topics such as loans, insurance, taxes, employment/personnel applications, stock market, and records.

f. That a survey be sent to potential employers highlighting key questions which would provide guidelines for curriculum modification and updating.

8. That the Advisory Committee continue to provide the necessary input and assistance in the development and evaluation of the 1980-81 curriculum.

9. That an orientation and awareness program be provided for the staff, students, parents, and local community to become more aware of the program principles.

10. Based on conditions which existed during the past year, that serious consideration be given to locating a more appropriate laboratory area as the classroom for the business principles program--Mind Your Own Business.

DISSEMINATION

Dissemination of the final report for the pilot program—year two of business principles will take place in the following manner: 50 copies will be sent to the Bureau of Vocational Program Planning and Development on or before July 31, 1980; one copy of the report will be sent to each of the 17 vocational technical schools in the State of Connecticut; 10 copies will be sent to the Program Study Committee for their review and consideration for adoption; and, a copy will be sent to ERIC. All remaining copies will be distributed at the discretion of the Program Director.

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Consult:

Thompson-Mitchell & Associates, 2996 Grandview Avenue, N.E.
Atlanta, Georgia 30305 (1-404-233-5435)

or:

The University of Connecticut Instructional Films by writing to:

Center for Instructional Media & Technology, The University of Connecticut, Storrs, Ct. 06268

Filmstrips

(Learning Arts, Post Office Box 179, Wichita, Kansas 67201)

All About Banking

Banking, Financing, and Budgeting

Economics of Business

Merchandising

Role of the Commercial Banking System

Forms

Forms may be purchased from local stationery stores, banks, companies wuch as the National Blank Book Company as well as state offices such as the Secretary of State's Office.

Games

(J. Weston Walch, Publisher, 321 Valley Street, Portland, Me. 04104)

The Stock Market Game

Consumer Education Word Games

Information on Booklets, Speakers, and Other Aids

For information about various materials, speakers bureaus, etc., contact:

Chamber of Commerce (local organization or office)

Cooperative Educational Services, P.O. Box 2087, 11 Allen Road, Norwalk, Ct. 06852

Merrill, Lynch, Pierce, Fenner & Smith, Incorporated (Consult your telephone book for local office)

Policies Commission for Business and Economic Education, 1906 Association Drive, Reston, Va. 22091

SCORE or local Small Business Administration Office (in Connecticut--Small Business Administration Office, Management Assistance, 1 Financial Plaza, Hartford, Ct. 06103)

Small Business Reporter Publication Index may be obtained from: Bank of America, Marketing Publications, Department 3120, Box 37000, San Francisco, Calif. 94137

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How To Start Your Own Business! (Bonus: 16 page handbook)

#2 Home Businesses

#9 Marketing Research Procedures by Lloyd M. DeBoer

#12 Statistics and Maps for National Market Analysis

#13 National Directories For Use in Marketing

#15 Recordkeeping Systems--Small Store and Service Trade

#20 Advertising--Retail Store

#31 Retail Credit And Collections, Wm. Henry Blake

#55 Wholesaling

#71 Checklist For Going Into Business

#72 Personnel Management

#75 Inventory Management

#79 Small Store Planning and Design
#80 Data Processing For Small Businesses
#86 Training For Small Business
#87 Financial Management
#88 Manufacturing Management
#89 Marketing For Small Business
#111 Small Marketers Aids, Interior Display: A Way To Increase Sales
#118 Legal Services For Small Retail and Service Firms
#121 Measuring The Results of Advertising
#123 Stock Control For Small Stores
#126 Accounting Services For Small Service Firms, Irving M. Cooper
#128 Building Customer Confidence In Your Service Shop
#130 Analyze Your Records To Reduce Costs
#134 Preventing Burglary and Robbery Loss
#137 Outwitting Bad Check-Passers, Leonard Kolodny
#138 Sweeping Profit Out The Back Door, Frank J. Komenda
#139 Understanding Truth In Lending, Benny L. Kass
#140 Profit By Your Wholesalers' Services, Richard M. Hill
#141 Danger Signals In A Small Store, Bruce Goodpasture
#142 Steps in Meeting Your Tax Obligations, Stephen P. Radics, Jr.
#144 Getting The Facts For Income Tax Reporting, William C. Greene
#146 Budgeting In A Small Service Firm, Phyllis A. Barker
#147 Sound Cash Management And Borrowing, John F. Murphy
#148 Insurance Checklist For Small Business, Mark R. Greene
#150 Business Plan For Retailers
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#161 Signs and Your Business, Karen E. Claus and R. J. Claus

#163 Public Relations for Small Business, L. Kim Garvey

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#171 How To Write A Job Description

#176 Financial Audits: A Tool For Better Management, B. LaSalle Woelfel

#179 Breaking The Barriers to Small Business Planning, Roger A. Golde

#191 Delegating Work and Responsibility

#192 Profile Your Customers To Expand Industrial Sales, James E. Gulick

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#194 Marketing Planning Guidelines, Alvin R. Haerr

#201 Locating or Relocating Your Business, Fred I. Weber, Jr.

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#222 Business Life Insurance

#225 Management Checklist For A Family Business, Benjamin M. Becker

#223 Incorporating A Small Business

#224 Association Services For Small Business

#229 Cash Flow In A Small Plant

#226 Pricing For Small Manufacturers, William D. Wilsted

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Tapes

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Banking, Payroll, Sales Slip, Business Principles, Economics, Writing Business Letters, How To Sell, Relations with Others, Relations with Superiors, Public Speaking, Management of Money, Handling Pressure, Record Keeping, Birth of a Business, Capital Investment, Skillful Business Management Series, and Money Management Series.

Learning Arts, Post Office Box 179, Wichita, Kansas 67201

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National Book Company, A Division of Educational Research Associates,
1019 SW Tenth Avenue, Portland, Oregon 97205

Business Principles, Letter Writing for The Office, Business Law, Consumer Economics and Personal Finance, and Record Keeping For Business.

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Business Writing, Self Development, Record Keeping For Business, Community Life Skills, Birth of a Business, Business Principles, and Management Skills.

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INSTRUCTIONAL SUGGESTIONS

1. Clip and display articles about businesses which have failed.
2. Visit businesses and talk with owners.
3. Invite local businessmen to speak and attend meetings of various groups.
4. Display sample organizational charts.
5. Collect leaflets about local businesses.
6. Make a list of 10 financial institutions and addresses in your area.
7. Write a sample budget.
8. Collect and display forms from local businesses.
9. Collect and display insurance policies.
10. Conduct interviews in front of class.

INSTRUCTIONAL MATERIALS
USED IN MYOB

Books

Accounting 21, Modules 1 and 2
Communicating At Work
Dome Bookkeeping
Human Relations In Business
Recordkeeping For Business
Small Business Management

Booklets

SBA 2 Home Businesses
SBB 9 Marketing Research Procedures
SBA 15 Recordkeeping Systems--Small Store and Service Trade
SVA 31 Retail Credit and Collections
SBB 53 Hobby Shops
SBA 55 Wholesaling
SMA 71 Checklist For Going Into Business
SBB 79 Small Store Planning and Design
SBB 80 Data Processing For Small Businesses
SBB 85 Analyzing Your Cost of Marketing
SBB 86 Training For Small Business
SBB 87 Financial Management
SBB 88 Manufacturing Management
SBB 89 Marketing For Small Business
SMA 111 Steps In Incorporating A Business
SMA 118 Legal Services For Small Retail and Service Firms
SMA 121 Measuring The Results of Advertising
SMA 128 Building Customer Confidence In Your Service Shop.
SMA 130 Analyze Your Records To Reduce Costs
SMA 139 Understanding Truth In Lending
SMA 142 Steps In Meeting Your Tax Obligations
SMA 144 Getting The Facts For Income Tax Reporting
SMA 145 Personal Qualities Needed To Manage A Store
SMA 148 Insurance Checklist For Small Business
SBA 150 Business Plan For Retailers
SMA 155 Keeping Records In Small Business
SMA 165 Checklist for Profit Watching
MA 170 The A B C 's of Borrowing
MA 191 Delegating Work and Responsibility
MA 197 Pointers On Preparing An Employee Handbook
MA 201 Locating or Relocating Your Business
MA 204 Pointers on Negotiating DOD Contracts
MA 208 Problems In Managing A Family Owned Business
MA 218 Business Plan for Small Manufacturers
SBA 220 Basic Budgets For Profit Planning
SBA 221 Business Plan For Small Construction Firms

Booklets Continued

MA 222 Business Life Insurance
MA 223 Incorporating A Small Business
MA 224 Association Services For Small Business
MA 225 Management Checklist For A Family Business
MA 229 Cash Flow In A Small Plant
MA 231 Selecting The Legal Structure For Your Firm
MA 232 Credit and Collections
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The Job Outlook In Brief--United States Department of Labor
Occupational Outlook Handbook In Brief--United States Department of Labor
OSHA Handbook for Small Businesses
Mathematics In Action--Institute of Life Insurance
The Money Manager--American Council of Life Insurance
Sets, Probability, and Statistics--American Council of Life Insurance
Social Security: The Case For Comprehensive Reform
Understanding Taxes

Cassettes

Acquire An Interview--Dress For Interview
AMA Series
    The Challenges of Modern Leadership
    How To Be An Effective Supervisor
    Motivating Employees For Maximum Results
    Why Good Employees Quit
Be A Leader--Be A Follower
Be A Lessor--Be A Lessee
Buy A Business--Sell A Business
Buy A House--Buy A Car
Buy Insurance--Borrow Money
Invest Money--Select A Bank
Make Decisions--Break Bad Habits
Management of Money--Efficient Travel
Proper Image--How To Sell
Purchase Land--Sell Land
Relations With Supervisors--Leadership
Select A Barber--Select A Beautician
Select A Garage--Care For Your Car
Select A Lawyer--Select A CPA

Cassettes Continued

Select An Electrician--Select A Contractor
Speaking Effectively--Telephone Manners
Speaking To An Audience--Management of People
Writing Business Letters--Power of Concentration

Cassettes And Work Sheets

Birth of a Business Series:
- From Dream to Reality
- Planning and Research
- Market Survey and Forecast
- Business Outline
- Business Organization
- Funding-Capital Outlay
- Accounting and Legal
- Volume, Margin, and Cash Flow
- Terms--Credit
- Inventory--Buying--Payables
- Hiring Employees--Benefits
- Expansion--Problems and Solutions

Recordkeeping For Business

Cassettes And Filmstrips

The Business Writing Skills:
- General Principles
- Organizing Business Writing
- Clear Business Writing
- Friendly Business Writing
- Effective Business Writing of Reports

Community Life Series Program:
- Community Living
- Housing
- Transportation
- Financial Institutions
- Health Services
- Legal Services

Making It In Your Own Business
Making It On Your Own
Managerial Skills Cassette Program:
- Developing Effective Management
- Organizing For Results
- Decision Making
- Leading People
- Perception

Role of Supervisor

Simulation

Business Communications Simulation Set
Winning Ways, A Management Performance Game

Slides

Net Income (An Accounting Game)

Spirit Masters

Banking (50)
Cases for Bookeeping-Accounting Class (80)
Cases In Consumer Education (50)
Case Studies In Business Management (40)
Challenges In Business Math (50)
Consumer Education Word Games (50)
Employment Interview Activity Packet (12 masters and cassette)
Forms and You (50)
Keeping Family Records (35)

APPENDIX A

Pre-test

BUSINESS PRINCIPLES
Pre-test

SECTION I — True or False

DIRECTIONS: On the answer sheet, indicate in the space provided the letter T if the statement is true or the letter F if the statement is false.

1. A telephone directory could be a source for preparing a mailing list.
2. The location of a business usually plays an important part in the success or failure of the business.
3. City ordinances (laws) permit only certain types of businesses to locate in a certain part of the city; these are called zoning restrictions.
4. If goods are shipped in February, but not invoiced until April, we say that this invoice was advance dated.
5. Perpetual inventory system usually uses a card record of each item.
6. The manager in a small plant, does the records and paper work.
7. A prepaid shipment means that the goods have been paid for in advance.
8. The working capital of a business is the sum of its current assets?
9. Current debts are due within one year.
10. The United States Department of Commerce claims that a lack of sufficient capital was seldom a cause of business failure.
11. A person starting a business should have a cash reserve for working capital.
12. Starting a new business usually requires less capital than the outright purchase of a going concern.
13. A local commercial bank can help one determine the capital needs of a new business.
14. One can determine the capital needs of a business by capitalizing the profits.
15. Working capital will not be required if sales are made on credit terms rather than for cash.
16. There is a shortage of cash if the sales and profits of a business are good.
17. An estimate of cash flow must be prepared to determine the availability of working capital.
18. Certain businesses will purchase the accounts receivable of other businesses.
19. One of the principle services of most banks is lending money.
20. One should consult a bank before starting a business.
21. The highest rate of interest is called the prime rate.
22. It is illegal to write a check when there are insufficient funds in the bank to cover it.
23. A charge is made by a bank for protesting a bad check.
24. Checks accepted by a businessman from customers should be deposited promptly.
25. The reconciliation of the bank statement is prepared by the bank.
26. A certified check is a check that is written by one bank on its funds in another bank.
27. A cashier's check is another name for a bank draft.
28. A large loss not covered by insurance can cause a business to fail.
29. Mr. Smith had a $50 deductible clause in his automobile insurance policy and the damage to his car amounted to $80, the insurance will pay $80.
30. Automobile insurance rates are the same in all localities.
31. A change in weather can cause a serious business risk.
32. Maintaining satisfactory relations with a bank may aid in an individual's credit rating.
33. A business is entitled to charge interest on a customer's account that is past due.

34. Once a business goes through bankruptcy, all of the businesses debts are cancelled.
35. A husband is responsible for debts contracted by his wife for necessities.
36. A parent is responsible for debts incurred by a minor child for luxuries.
37. A good bookkeeping or accounting system will provide the business with many important financial records.
38. Standardized bookkeeping systems for certain types of businesses may be purchased at a stationery store.
39. The double-entry system of bookkeeping is usually preferred to the single-entry system.
40. Employers are required to withhold a certain amount of the wages of each employee for federal income tax purposes.
41. Most businesses are subject to social security taxes for old-age benefits.
42. The employer reports to the federal government on the wages paid to each employee.
43. The income statement shows the financial condition of the business on a specific date.
44. The income statement lists the amount of assets, liabilities, and ownership.
45. Personnel management is only concerned with the hiring of new employees.
46. Employees needed by other departments can only be transferred by use of employment requisitions prepared by the personnel department.
47. Printed booklets containing the rules and regulations of business are usually given to new employees in large businesses.
48. Procedures manuals are helpful to new employees.
49. Apprenticeship training is most frequently used in skilled trades.
50. It is costly to discharge an employee.
51. A promotion would mean that a person is moved from one department to another.
52. Most employers work shorter hours than their employees.
53. A sales projection tells an employer when he will need to produce his product and how much he will need to produce.
54. An owner should like the kind of business he is in.
55. Newspapers steill are the best means of advertising to reach special groups of people.
56. Direct selling is what the clerk in a department store uses.
57. Direct costs include the costs that are a part of the business that do not actually come from producing the product or services.
58. It pays to know what the competitors of a business are doing.
59. If a business owner knows his own strengths and weaknesses, he does not need to know as much about the strengths and weaknesses of his employees.
60. Development costs, direct costs, indirect costs, and profit are all considered when setting a price for a product.
61. Toymaking is a seasonal business with most goods delivered to stores in October and early November.
2. Doctors, lawyers, and farmers are usually small business owners.
63. Stockholders have very little interest in how a company is run.
64.. If the job pays well, the employee is happy.
65. The only cost to consider in hiring an employee is the cost of the salary.
66. The biggest single cost in a company is usually salary cost.
67. Rules are to protect the employees, not the business.

68. All people who handle money for a company should be bonded.
69. Giving directions is one of the most important things a supervisor does.
70. A budget is not important in a business.
71. A line of credit is set up so the businessperson can continue to borrow as much as he needs.
72. Accounting is one of the least important jobs in a company.
73. All fringe benefits are required by law.
74. A business plan can not be changed once it is set up.
75. Not everyone is suited to owning his or her own business.
76. Manufacturing and construction are examples of commercial businesses.
77. Specialization of workers is a characteristic of modern industry.
78. In recent years, considerable growth has taken place in the number of service businesses.
79. In terms of number of businesses, less than half of the businesses in the United States are considered to be small.
80. Mass production usually results in a lower cost for each unit purchased.
81. The owner of a small business usually has long and irregular hours of work in the management of the business.
82. The labor force is composed of all of those persons (both employed and unemployed) who are available for work.
83. Demand for a product is represented by the number of people who would like to have the product.
84. Supply of a product means how many of the products will be offered for sale at a particular time at a certain price.
85. As a rule, changes in prices determine what and how much is produced in our economy.
86. Competition is harmful to our society and to us as consumers.
87. The government does not influence the way in which money is distributed among the citizens of our society.
88. The persons to whom a business owes money are called debtors.
89. It is usually best for a person starting in business to own his own building.
90. The rate of interest on a collateral loan is usually higher than on an unsecured loan.
91. Endorsing a check "For deposit only" is using a restrictive endorsement.
92. When a bank accepts a check for deposit, it is acting only as the collecting agent for the depositor.
93. An office relationship chart is an aid in improving the efficiency of an office.
94. Testing of the effectiveness of advertising copy may be done before and after the advertisement appears in a magazine.
95. It is usually undesirable to fill a vacancy by transferring a present employee from another job.
96. Supervisory training programs are generally designed to improve leadership skills.
97. Time wages provide an immediate incentive for extra effort on the part of the employee.
98. The commission plan of compensation enables management to control costs.
99. A piece-rate plan of compensation enables management to control costs.
100. The health and safety programs of a business represent an indirect way of compensating employees.

BUSINESS PRINCIPLES
Pre-Test

SECTION II Part A —Multiple Choice

DIRECTIONS: On the answer sheet provided, indicate in the space provided the letter of the answer which best completes the statement or answers the question.

1. Which of the following types of businesses generally require the most capital to start and operate?

   a. production
   b. retail
   c. wholesale
   d. service

2. A wholesale food business would be classified as a

   a. personal service
   b. public utility
   c. production operation
   d. distribution operation

3. The right to enter into any lawful business agreement is called the right of

   a. property
   b. free enterprise
   c. profit
   d. contract

4. The right of an individual to enter into any business he or she chooses as long as it is legal is called the right of

   a. property
   b. free enterprise
   c. profit
   d. contrast

5. Which of the following is not considered a business classification

   a. distribution
   b. public utilities
   c. professional services
   d. government services

6. Which of the following would be classified as a business involved in distribution?

   a. mining
   b. repair work
   c. wholesaling
   d. law

7. Henry Forth could not make his restaurant succeed because there were too many eating places in the neighborhood. The reason for business failure was

   a. lack of experience
   b. inventory trouble
   c. competitive weakness
   d. inadequate sales

8. The greatest cause for business failure is

   a. fraud
   b. poor management
   c. disaster
   d. neglect of the business

9. A comparison of large and small businesssses points out that

   a. large businesses are affected more than small ones by mistakes made by management
   b. business decisions are and should be made differently by small businesses than by large businesses
   c. more large businesses fail than small businesses
   d. large businesses face the daily problems of doing business with a larger number of specialists

10. Which one of the following is not a good idea for a person starting his or her own business?

    a. Starting a business should be a family decision.
    b. Family and business records should be kept together.
    c. Family and business records should be kept separately.
    d. Family expenses should be covered with other than business profits for the first six months of business operations.

11. Which of the following types of internal organization do most small businesses employ?

    a. line
    b. line and staff
    c. functional
    d. committee

12. The most direct channel of distribution is

    a. from the manufacturer to the wholesaler to the consumer
    b. from the manufacturer to the retailer
    c. from the manufacturer to the consumer
    d. from the manufacturer to the agent to the retailer

13. When starting a business in a new community it is important to gather information from

    a. the local Chmaber of Commerce
    b. a local bank
    c. the state department of commerce
    d. all of these

14. When selecting a site for a business it is important to

    a. purchase the property when possible
    b. lease the property to avoid the problem of mortgage payments
    c. rent or buy the property, whichever must be done in order to obtain the specific site
    d. make comparisons between the rentals of neighboring stores and property for sale

15. The aim of a good store layout should be

    a. customer convenience
    b. stocking as much merchandise as can be placed in the store
    c. the elimination of stockroom space
    d. all of the above

16. The funds used to start and run a business are called

a. equity
b. assets
c. capital
d. liabilities

17. If six months has past and a business shows no profit, it is going to

a. fail
b. succeed
c. require a partner
d. sell at a profit

18. Fixed capital includes

a. money in the bank
b. real estate fixtures and equipment
c. money to pay for repairs
d. goods for sale in the store

19. Which one of the following is not considered one of the four C's of credit?

a. connections
b. capital
c. character
d. capacity

20. The ability to pay back a loan is called the creditor's

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b. capacity
c. capital
d. conditions

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a. inform them of their account
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b. profit
c. cash discount
d. trade discount

23. When a proprietor purchases a large quantity of goods from a seller, he or she is often entitled to a

a. trade discount
b. cash discount
c. markdown
d. dividend

24. The difference between COST of an article and its SELLING PRICE is called

a. profit	c. expense
b. markup	d. margin

25. The purpose of the balance sheet is

    a. to give a clear financial picture of the business
    b. to avoid paying taxes
    c. to attract investors
    d. to meet federal regulations

26. The merchandise that a proprietor keeps on hand for sale is called

a. inventory	c. supplies
b. stock	d. fixed assets

27. The certificate which describes the number of withholding exemptions claimed by an employee is the

a. WE form	c. W-3 form
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28. A cost code is used to

    a. simplify records
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29. Sometimes, the seller of an article promises or guarantees that a certain fact about the article is true. This is considered a

    a. contract
    b. sales gimmick
    c. liability
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30. One advantage of owning property is that

    a. an increase on the investment is possible
    b. there is less chance of financial loss
    c. it is easier to relocate the business
    d. less money is needed to start the business

SECTION II Part B — Multiple Choice

DIRECTIONS: On the answer sheet provided, indicate in the space provided the letter of the answer which best completes the statement or answers the question.

31. When depositing a check in a savings account by mail, the safest endorsement is the

    a. endorsement in blank
    b. restrictive endorsement
    c. conditioned endorsement
    d. qualified endorsement

32. The type of lease best suited for a tenant is the

    a. percentage lease
    b. long-term lease
    c. renewable short-term base
    d. combination fixed rent and percentage lease

33. A document which represents a contract between an individual and an insurance company is called a

    a. premium
    b. policy
    c. dividend
    d. lease

34. Which one of the following is an insurable risk?

    a. style changes
    b. theft
    c. competition
    d. economic depression

35. The amount paid regularly to keep an insurance policy in effect is called the

    a. rate
    b. premium
    c. dividend
    d. commission

36. Good salesmanship can never

    a. increase business income
    b. compensate for mismanagement of the business
    c. increase customer loyalty
    d. improve the image of the business

37. Which of the following policy recommendations offers poor advice?

    a. The merchant should set policies for all aspects of the business.
    b. The proprietor should change policies frequently.
    c. Policies should guide the practices of the small business manager.
    d. The proprietor should modify policies after they are tested and evaluated.

38. Which one of the following policies contributes to good employee morale?

a. raises and promotions given at the whim of the owner
b. minimum praise for good work; every owner is entitled to good work
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d. advice to employees on their personal problems

39. One advantage of the straight hourly wage or salary is that it

a. requires little clerical work to determine the amount of pay
b. provides incentive for extra effort
c. is based on the amount of work done
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40. One advantge of the commission form of compensation is that

a. it increases greatly during the high and low selling periods
b. there is less need for management supervision
c. the employee is concerned with the sale and may neglect service
d. it is an incentive for the employee to work harder to increase his or her sales

41. One employee benefit required by law is

a. profit-sharing stock plan
b. workmen's compensation
c. life insurance
d. sick leave

42. When selecting employees, the small business owner should remember

a. that friends and relatives are always the best employees
b. to interview the applicant before reviewing the application
c. that the applicant's references should be checked before a hiring decision is made
d. when psychological testing is needed, it is unnecessarily expensive to obtain the professional services of psychologists

43. One thing employers should not do when training employees is

a. explain to employees what they are going to learn
b. demonstrate how to do the job
c. allow the employee, not the employer, to inspect the work
d. send employees to local educational institutions

44. A franchised business is usually owned by the

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45. Why should a business owner know something about the business he goes into?

a. so that nothing will come as a surprise to him
b. so he can answer questions when his employees ask him
c. so that he can do a better job as an owner
d. all of the above

46. What is the purpose of the Small Business Administration?

a. to help minority businesses get started
b. to lend money to businesses
c. to help small businesses with loans and advice
d. to only give advice to small business owners

47. What does a board of directors do?

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b. whether he can afford to pay the added salary
c. whether he has the space for the employee to work in
d. all of the above

49. Why does a company need market research?

a. to decide what people want to buy so the company can provide it
b. so the company can change its product or service
c. so the company can know more about its customers
d. all of the above

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b. inadequate sales
c. poor location
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b. job specification	d. job description

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c. 6 p. m. and 11 p. m.
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b. only preferred stock
c. both common and preferred stock
d. no stock

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a. the legal rate of interest
b. the amount of damages one may collect
c. the period of time in which one may bring suit
d. none of the above

60. Data processing equipment used to record data and to recall information from storage is called a

a. terminal	c. memory unit
b. card reader	d. card punch

APPENDIX B

Post-test

BUSINESS PRINCIPLES
Post-Test

SECTION I — True or False

DIRECTIONS: On the answer sheet provided, indicate in the space provided the letter T if the statement is TRUE or the letter F if the statement is FALSE.

1. Rules are to protect the employees, not the business.
2. The biggest single cost in a company is usually salary cost.
3. The only cost to consider in hiring an employee is the cost of the salary.
4. If the job pays well, the employee is happy.
5. Stockholders have very little interest in how a company is run.
6. Doctors, lawyers, and farmers are usually small business owners.
7. Toymaking is a seasonal business with most goods delivered to stores in October and early November.
8. Development costs, direct costs, indirect costs, and profit are all considered when setting a price for a product.
9. If a business owner knows his own strengths and weaknesses, he does not need to know as much about the strengths and weaknesses of his employees.
10. It pays to know what the competitors of a business are doing.
11. Direct costs include the costs that are a part of the business that do not actually come from producing the product or services,
12. Direct selling is what the clerk in a department store uses.
13. Newspapers still are the best means of advertising to reach special groups of people.
14. An owner should like the type of business he is in.
15. A sales projection tells an employer when he will need to produce his product and how much he will need to produce.
16. Most employers work shorter hours than their employees.
17. A promotion would mean that a person is moved from one department to another.
18. It is costly to discharge an employee.
19. Apprenticeship training is most frequently used in skilled trades.
20. Procedures manuals are helpful to new employees.
21. Printed booklets containing the rules and regulations of business are usually given to new employees in large businesses.
22. Employees needed by other departments can only be transferred by use of employment requisitions prepared by the personnel department.
23. Personnel management is only concerned with the hiring of new employees.
24. The income statement lists the amount of assets, liabilities, and ownership.
25. The income statement shows the financial condition of the business on a specific date.
26. The employer reports to the federal government on the wages paid to each employee.
27. Most businesses are subject to social security taxes for old-age benefits.
28. Employers are required to withhold a certain amount of the wages of each employee for federal income tax purposes.
29. Most business owners prefer double-entry system of bookkeeping as compared to the single entry system of bookkeeping.
30. Standardized bookkeeping systems for certain types of businesses may be purchased at a stationery store.
31. A good bookkeeping or accounting system will provide the business with many important financial records.

32. A parent is responsible for debts incurred by a minor child for luxuries.
33. A husband is responsible for debts contracted by his wife for necessities.
34. Once a business goes through bankruptcy, all of the business debts are cancelled.
35. A telephone directory could be a source for preparing a mailing list.
36. A business is entitled to charge interest on a customer's account that is past due.
37. Maintaining satisfactory relations with a bank may aid in an individual's credit rating.
38. The location of a business usually plays an important part in the success or failure of the business.
39. A change in weather can cause a serious business risk.
40. Automobile insurance rates are the same in all localities.
41. City ordinances (laws) permit only certain types of businesses to locate in a certain part of the city; these are called zoning restrictions.
42. If goods are shipped in February, but not invoiced until April, we say that this invoice was advance dated.
43. Mr. Jones had a $50.00 deductible clause in his automobile insurance policy and the damage to his car amounted to $80.00, the insurance will pay the $80.00.
44. A large loss not covered by insurance can cause a business to fail.
45. Perpetual inventory system usually uses a card record of each item.
46. The manager in a small plant, does the records and paperwork.
47. Cashier's check is another name for a bank draft.
48. A certified check is a check that is written by one bank on its funds in another bank.
49. A prepaid shipment means that the goods have been paid for in advance.
50. The working capital of a business is the sum of its current assets.
51. The reconciliation of the bank statement is prepared by the bank.
52. Checks accepted by a businessman from customers should be deposited promptly.
53. A charge is made by a bank for protesting a bad check.
54. It is illegal to write a check when there are insufficient funds in the bank.
55. Current debts are due within one year.
56. The United States Department of Commerce claims that a lack of sufficient capital was seldom a cause for business failure.
57. The highest rate of interest is called the prime rate.
58. One should consult a bank before starting a business.
59. One of the principal services of most banks is lending money.
60. Certain businesses will purchase the accounts receivable of other businesses.
61. An estimate of cash flow must be prepared to determine the availability of working capital.
62. There is a shortage of cash if the sales and profit of a business are good.
63. Working capital will not be required if sales were for credit and not cash.
64. One can determine the capital needs of a business by capitalizing the profits.
65. A local commercial bank can help one determine the capital needs of a business.
66. Starting a new business usually requires less capital than the outright purchase of a successful business.
67. A person starting a business should have a cash reserve for working capital.
68. The health and safety programs of a business represent an indirect way of compensating employees.
69. A piece-rate plan of compensation enables management to control costs.
70. All people who handle money for a company should be bonded.
71. Giving directions is one of the most important things a supervisor does.
72. The commission plan of compensation enables management to control costs.

73. Time wages provide an immediate incentive for extra effort on the part of the employees.
74. Supervisory training programs are generally designed to improve leadership skills.
75. It is usually undesirable to fill a vacancy by transferring a present employee from another job.
76. A budget is not important in a business.
77. A line of credit is set up so that the businessperson can continue to borrow as much as he or she needs.
78. Accounting is one of the least important jobs in a company.
79. All fringe benefits are required by law.
80. A business plan can not be changed once it is set up.
81. Not everyone is suited to owning his or her own business.
82. Testing of the effectiveness of advertising copy may be done before and after the advertisement appears in a magazine.
83. An office relationship chart is an aid in improving the efficiency of an office.
84. When a bank accepts a check for deposit, it is acting only as the collecting agent for the depositor.
85. Endorsing a check "For deposit only" is using a restrictive endorsement.
86. Manufacturing and construction businesses are examples of commercial businesses.
87. Specialization of workers is a characteristic of modern industry.
88. In recent years, considerable growth has taken place in the number of service businesses which have been established.
89. In terms of number of businesses, less than half of the businesses in the United States are considered to be small.
90. Mass production usually results in a lower cost for each unit purchased.
91. The owner of a small business usually has long and irregular hours of work in the management of the business.
92. It is usually best for a person starting in business to own his own building.
93. The persons to whom a business owes money are called debtors.
94. The government does not influence the way in which money is distributed among the citizens of our society.
95. Competition is harmful to our society and to us as consumers.
96. The rate of interest on a collateral loan is usually higher than on an unsecured loan.
97. The labor force is composed of all of those persons (both employed and unemployed) who are available for work.
98. Demand for a product is represented by the number of people who would like to have the product.
99. Supply of a product means how many of the product will be offered for sale at a certain price.
100. As a rule, changes in prices determine what and how much is produced in our economy.

BUSINESS PRINCIPLES
Post-Test

SECTION II — Multiple Choice

DIRECTIONS: On the answer sheet provided, indicate in the space provided the letter of the answer which best completes the statement or answers the question.

1. When depositing a check in a savings account by mail, the safest endorsement is

   a. endorsement in blank
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c. elimination of stockroom space
d. all of those mentioned

54. When selecting a site for a business it is important to

a. purchase the property
b. lease the property
c. rent or buy the property
d. compare rental fee and purchase price

55. When starting a business in a new community gather information from

a. local Chamber of Commerce
b. local banks
c. State Department of Commerce
d. none of those mentioned

56. A comparison of large and small business points out that

a. large business is affected more than small business by management errors
b. business decisions are made differently by small business than large business
c. more large businesses fail than small businesses
d. large business is assisted in making decisions by a large number of specialists

57. Which of the following types of internal organization do most small businesses employ?

a. line
b. line and staff
c. functional
d. committee

58. The most direct channel of distribution is

a. from the manufacturer to the wholesaler to the consumer
b. from the manufacturer to the retailer
c. from the manufacturer to the consumer
d. from the manufacturer to the agent to the retailer

APPENDIX C

Student Evaluation Questionnaire

BUSINESS PRINCIPLES
STUDENT EVALUATION

DIRECTIONS: Please read each statement in Part I. On the answer sheet provided, CIRCLE the NUMBER listed in the scale below that best completes the statement. Please read the seperate directions for Part II which is attached to your answer sheet.

Please complete the heading of the answer sheet as follows: using the list provided—complete the student number section, write the name of your shop, and write the number of your section.

PART I (Answer each of the following questions using the scale below)

VERY GOOD	GOOD	FAIR	POOR	NON-APPLICABLE
5	4	3	2	1

1. The amount of time spent in learning new ideas and facts was
2. The analysis of business problems was
3. The teacher's lesson presentations were
4. The amount of time allowed for student participation was
5. The individual attention given me as a student was
6. The method of grading for the course was
7. The pre-test and post-test methods were
8. The discussion on the responsibilities of ownership was
9. The learning of special terms associated with business and ownership was
10. The "idea" of using guest speakers was
11. The income tax activities were
12. The recordkeeping activities were
13. The course activities dealing with cash receipts were
14. The course activities dealing with cash payments were
15. The discussion of reconciliation statements was
16. The discussion on the use of the telephone was

17. The study of the balance sheet was

18. The study of the income statement and Schedule C was

19. The teacher's effort in presenting the importance of vocational education was

20. The exposure to basic procedures in the organization and management of a business was

21. The time spent in practicing the completion of various business forms for accuracy and neatness was

22. The learning experience of the Stock Market Game was

23. The course activities dealing with business problems and why businesses fail were

24. The textbook and instructional materials were

25. The use of visual aids and audio-visual materials was

26. The course activities dealing with the role of the employer were

27. The banking activities were

28. The study of the classifications of various businesses was

29. The topic "Selecting A Business Site" was

30. The use of supplementary materials was

31. The "idea" of keeping the recordkeeping text was

32. The study of payroll taxes was

33. The topic "Develop A Current Interest Or Hobby Into A Profitable Business" was

34. The discussion of personnel policies and records was

35. The discussion about the characteristics of a good manager was

36. The topics "Source of Employees" and "Job Description" were

37. The topic of "Automation" was

38. The discussion of franchising was

39. The discussion of human relations in business was

40. The discussion of communications in business was

PART II

DIRECTIONS: In the space provided below each question, write your comments to the following statements. The information you provide will be helpful in developing future programs. Thank you.

1. List the topics and/or projects included in the course you LIKED BEST and tell why. (Briefly outline)

2. List the topics and/or projects included in the course you DISLIKED MOST and explain why. (Briefly outline)

3. Would you recommend the continuation of this course? Why?

4. Should the course be offered in the Senior Year? Junior Year? or both Junior and Senior Year?

5. List any topics you feel should be included in the future; not included this year.

6. What is your opinion of this type of evaluation form?

7. Other comments.

APPENDIX D

Graduate Follow-up Questionnaire

Norwich Regional Vocational Technical School
590 New London Turnpike, Norwich, Connecticut 06360 TELEPHONE 889-8453

March 7, 1980

Dear 1979 Norwich Tech Graduate:

Since you have been graduated from Norwich Tech for almost a year now, we would like to have you assist us in a follow-up evaluation of our Mind Your Own Business (MYOB) Program which was part of your curriculum as a senior.

As you already know, the MYOB Program has been funded partially through federal funds. One of the requirements for the awarding of such funds is that all graduates of the program are requested to complete a questionnaire evaluating the program. Through your response we will be better able to communicate your observations in our final report and to improve our MYOB course to meet the needs of our students as we progress from year to year. Since all of the responses will be held confidential, please feel free to make any comments which you consider to be of importance to us, not only as a former student of the program, but on the basis of your experience since June, 1979.

Please complete the enclosed questionnaire to the best of your ability; and, return it in the enclosed stamped self-addressed envelope no later than April 4, 1980! Also, please do not confuse this questionnaire with the one recently sent to you by Mr. Nicholas.

Your assistance in completing and returning this questionnaire is greatly appreciated, and we sincerely look forward to using this data to complete our final report.

Very truly yours,

John T Rooke

John T. Rooke, Director

EAT

Enclosure

NORWICH TECH GRADUATE MYOB FOLLOW-UP QUESTIONNAIRE

DIRECTIONS: Please complete the information and answer the questions below as they apply to your present status and/or situation.

Last Name	First Name	Initial
Street Address	City and State	Zip Code

Marital Status: (Check one)

☐ Married ☐ Single

Shop graduated from: ____________________

Check the one(s) which applies(y):

☐ Employee ☐ Employer/Self-Employed ☐ Student ☐ Armed Services

1. Are you presently attending school? ☐ Yes ☐ No

If the answer to the above question is yes, please complete the following:

Name of School or College	Location

2. Are you presently employed? ☐ Yes ☐ No

If the answer to the above question is yes, please complete the following:

I am working ☐ full-time ☐ part-time at ____________________
Name of employer

My present job is ____________________.

3. Are you in the armed services? ☐ Yes ☐ No

If the answer to the above question is yes, please complete the following:

I am in the ____________________.
Branch of Service

I have been assigned to ____________________.
Position

4. Are you using any of your business principles skills? ☐ Yes ☐ No

If the answer to the above question is yes, please comment as to what specific type of skills you are using.

____

____

____

10. Have you performed any duties as a supervisor? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner.

11. Have you had the need to use your knowledge of finance and financial institutions? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner.

12. Have you been involved in the application of employment skills? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner.

13. In reference to human relations and communications in business, have you had the opportunity to use any of the information discussed? ☐ Yes ☐ No

If the answer to the above question is yes, please summarize.

14. On the basis of your experience since graduation, what additional training do you think should be added to our MYOB program at Norwich Tech in order for our students to be better prepared to enter the business world?

Signature ______________________ Date ______________

APPENDIX E

1979 Graduate Comments
1980 Graduate Comments

COMMENTS TAKEN FROM THE GRADUATE SURVEY OF THE CLASS OF 1979

Even though I am not presently in a position where my business preparation is being used--I feel that the program is invaluable; the program should be stressed as a necessity. Norwich Tech grads will need it more than ever before.

I believe that the basic knowledge that was taught was good.

I have been using my business principles skills--it has been a combination of all of them; now that I am living on my own.

I am majoring in business administration and I am using some of the same skills from MYOB such as How To Run A Business, The Basic Types of Business, etc.

I would say it was a VERY helpful course.

The course is great; the students must realize they need the info once they leave Tech.

The stock market information helped me to make a decision about my employer stock purchase program.

The information has helped me to better understand the operation of the company I work for.

I now have a better knowledge of business and I know what people are talking about.

I have used the employment skills I learned in class.

I haven't used the business skills myself, but I have watched all of them being performed--as they were covered in class.

I have used my knowledge of finance when I borrowed money from a bank.

I have used my employment skills to obtain a job.

I have used the business principles skills mostly for organizations I belong to.

I should have taken the course more seriously. It is valuable.

I have used the information discussed in human relations and communications in business when dealing with the customers.

I have used basic skills learned in order to survive in this world.

I have used my business skills training in helping my parents choose the best insurance policy for themselves.

I have used my knowledge of finance and financial institutions in regular banking and in dealing with the bursar's department and financial aid department.

Need a heavy emphasis on personal finances, as those who graduate from high school face problems in this area sooner and more often than specific problems found in business areas.

Need emphasis on insurance and bookkeeping skills.

I have used my business principles knowledge as a supervisor.

I have worked in a shop where part of my job was selling bikes and it is important to have good human relations and communications skills in order to make a sale.

I worked at an electric supply store where human relations and communications was the only way to sell your items in stock.

CLASS OF 1980 COMMENTS TAKEN FROM THE STUDENT EVALUATION

Norwich Tech students need to understand how a business is run, and, also how to make money and how to invest money.

The course should be continued especially for the average student.

Most students would get something out of the course.

Beneficial course

It comes in handy, especially if you want to invest in stocks.

The course included an insight into the business world--everyone should have some insight. Course should continue.

The course was very educational.

The course should be continued because it teaches you alot of things you will have to know in the future.

The course gives one an idea of business administration.

The course is important for those who plan to go into their trade and operate their own business.

Course helps you take care of yourself in business.

Course should only take up a few ideas.

The course will be helpful in the future.

The course does help you.

The course taught me things I would have never have learned.

The course is a good basis for college.

The course teaches you enough to go out with many good ideas of just how to start.

The course gets you familiar with the business world.

Helpful in other classes.

It helps the students in their future.

It is a big help in filling out forms, etc.

It helps develop good financial habits.

We are suppose to prepare for business in a technical school; good course.

APPENDIX F

Test Results

PRE-TEST, POST-TEST, AND FINAL GRADES
FOR MANAGEMENT AND OWNERSHIP SKILLS COURSE
MIND YOUR OWN BUSINESS
1979-1980

Included below and on the following pages is a list of the students in each of the six senior sections. Their individual names have been omitted to protect their right of privacy.

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
12-1			
Student #1	66	85	88
Student #2	60	71	89
Student #3	60	56	88
Student #4	70	78	95
Student #5	67	79	83
Student #6	65	84	87
Student #7	65	68	80
Student #8	67	78	81
Student #9	70	Terminated	Terminated
Student #10	65	83	78
Student #11	65	78	95
Student #12	73	83	95
Student #13	64	79	80
Student #14	72	79	87
Student #15	64	80	75
Student #16	72	80	84
Student #17	63	66	80
Student #18	58	77	88
Student #19	67	75	91
Student #20	65	78	90
Student #21	72	83	92
Student #22	60	68	90
Student #23	61	80	86
Student #24	Absent	77	68
Student #25	61	73	66

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
12-2			
Student #1	63	73	75
Student #2	65	77	73
Student #3	68	74	63
Student #4	61	74	74
Student #5	67	76	75
Student #6	62	69	76
Student #7	67	82	74
Student #8	60	72	83
Student #9	59	72	77
Student #10	65	77	70
Student #11	67	77	71
Student #12	56	70	73
Student #13	62	80	83
Student #14	57	72	70
Student #15	64	76	81
Student #16	69	77	82
Student #17	64	79	90
Student #18	74	74	95
Student #19	68	78	86
Student #20	67	77	83
Student #21	62	80	84
Student #22	72	80	64
Student #23	59	71	83
Student #24	61	76	80
Student #25	73	80	56

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
12-3			
Student #1	55	81	68
Student #2	62	70	90
Student #3	49	71	66
Student #4	57	72	92
Student #5	49	70	86
Student #6	59	72	82
Student #7	62	70	77
Student #8	64	68	71
Student #9	59	75	74
Student #10	45	71	68
Student #11	55	72	80
Student #12	62	71	73
Student #13	58	74	91
Student #14	63	82	73
Student #15	62	81	76
Student #16	65	73	85
Student #17	47	72	80
Student #18	54	70	60
Student #19	53	67	68
Student #20	63	78	73
Student #21	54	73	72
Student #22	55	69	71
Student #23	71	75	70
Student #24	60	74	76

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
12-4			
Student #1	63	85	77
Student #2	59	75	73
Student #3	59	67	76
Student #4	62	75	80
Student #5	51	77	70
Student #6	58	73	76
Student #7	59	76	74
Student #8	55	75	63
Student #9	62	75	70
Student #10	67	86	66
Student #11	54	72	80
Student #12	64	79	86
Student #13	62	63	70
Student #14	54	76	86
Student #15	62	77	90
Student #16	67	73	87
Student #17	58	71	36
Student #18	56	75	80
Student #19	55	75	72
Student #20	64	72	82
Student #21	55	69	73
Student #22	62	75	85
Student #23	52	72	76
Student #24	49	70	75
Student #25	69	77	75

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
12-5			
Student #1	64	76	80
Student #2	53	68	70
Student #3	54	78	60
Student #4	35	76	70
Student #5	47	65	76
Student #6	54	69	64
Student #7	39	71	60
Student #8	57	67	70
Student #9	54	64	65
Student #10	58	70	67
Student #11	65	76	82
Student #12	58	71	64
Student #13	55	65	76
Student #14	54	69	Terminated
Student #15	60	Terminated	74
Student #16	49	74	80
Student #17	64	78	71
Student #18	53	71	65
Student #19	65	74	60
Student #20	49	74	81
Student #21	56	70	88
Student #22	Entered Late	70	
12-6			
Student #1	62	Terminated	Terminated
Student #2	45	55	68
Student #3	59	70	80
Student #4	49	Terminated	Terminated
Student #5	52	68	78
Student #6	45	52	40
Student #7	54	58	78
Student #8	66	76	83
Student #9	54	68	80
Student #10	47	64	68
Student #11	52	67	68

APPENDIX G

Course Content

COURSE CONTENT

The following topics have been studied by the seniors in business principles:

I. Small Business In A Free Enterprise System

- A. The Free Enterprise System
  - 1. Privileges in a Free Enterprise Economy
    - a. right of property
    - b. right of free enterprise
    - c. right of profit
    - d. right of contract
  - 2. Responsibilities in a Free Enterprise Society

II. The Importance of Small Business

- A. Measuring Business Size
  - 1. Total assets
  - 2. Net worth
  - 3. Net Profit
  - 4. Employees
  - 5. Income
- B. Seven Basic Kinds of Business
  - 1. Production
  - 2. Distribution
  - 3. Retailing
  - 4. Personal Services
  - 5. Professional Services
  - 6. Financial
  - 7. Public Utilities
  - 8. Government

III. Rules and Regulations

- A. The Need For Rules and Regulations
- B. How Can The Small Business Owner Conform To All These Laws?
- C. Business Operations Subject To Review
  - 1. Income
  - 2. Working conditions
  - 3. Wages and hours
  - 4. Advertising, labeling, packaging, etc.

C. Business Opperations Subject To Review (Continued)

   5. Unfair practices
   6. Discrimination
   7. Liability and compensation

IV. Choosing A Small Business

V. Opportunities In A Free Enterprise System

VI. Reasons For Business Failure

A. Poor Management

   1. Incompetence
   2. Unbalanced experience
   3. Inexperience in management
   4. Inexperience in the line
   5. Overhead costs, inadequate sales, poor location, etc.

B. Business Neglect, Fraud, and Disaster

C. Avoiding Business Failure

   1. Training and experience
   2. Proper administration
   3. Effective planning

VII. Importance Of Personality In Business

A. Physical Qualities

B. Mental Abilities

C. Ethics

D. Social Qualities

E. Executive Qualities

VIII.. Family Responsibility

IX. Sole Proprietorship

A. Advantages of Sole Proprietorship

   1. Easy organization and termination
   2. Freedom of action and control
   3. No sharing of profits
   4. Few government regulations
   5. Fewer taxes

B. Disadvantages of Sole Proprietorship

    1. Difficulty of raising capital
    2. Lack of assistance in operating the business
    3. Unlimited liability
    4. Limited life of the business

X. Partnership

  A. Articles of Copartnership

  B. Advantages of a Partnership

    1. Variety of abilities, skills, and ideas
    2. Division of responsibilities
    3. Increased sources of capital
    4. Ease in obtaining credit

  C. Disadvantages of a Partnership

    1. Unlimited liability for all business debts
    2. Profit sharing
    3. Partner's lack of effort
    4. Limited expansion

XI. Corporation

  A. Certificate of Incorporation

  B. Advantages of the Corporation

    1. Limited liability
    2. Variety of skills, abilities, and ideas
    3. Easy transfer of ownership
    4. Ease of expansion
    5. Unlimited existence

  C. Disadvantages of the Corporation

    1. Complexity and high cost
    2. Lack of freedom of action
    3. Government regulation
    4. Profit sharing
    5. Taxes

XII. Internal Organization

- A. Line Organization
  - 1. Advantages of line organization
    - a. easy to understand
    - b. Inexpensive to operate
    - c. Direct supervision
  - 2. Disadvantages of line organization
    - a. Responsibility
    - b. Lack of specialization

XIII. Functional Organization

XIV. Line and Staff Organization

XV. Channels of Distribution

- A. From Producer to Consumer
- B. From Producer to Retailer to Consumer
- C. From Producer to Wholesaler to Retailer to Consumer
- D. From Producer to Agent to Wholesaler to Retailer to Consumer
- E. The Retailer
  - 1. Over-the counter
  - 2. Mail order
  - 3. Door to door
  - 4. Automatic Vending machine
  - 5. Route salesman

XVI. Location of the Small Business

- A. Types of Locations
  - 1. Small town
  - 2. City
  - 3. Suburb
- B. Choosing A Location
  - 1. Future of the community

B. Choosing A Location (Continued)

  2. Other businesses in the area
  3. Potential market
  4. Potential competition
  5. Knowledge of the community
  6. Building and other costs

XVII. Layout And Facilities Of The Business

A. Importance of Good Layout

B. Types of Layout

  1. Self-service layout
  2. Full-service layout
  3. Special layouts

C. Store Fronts

D. Physical Facilities

XVIII. Financing the Small Business

A. Estimating Capital

  1. New Business
  2. Established Business

XIX. Sources of Capital

A. Personal Savings

B. Banks

C. Suppliers

D. Friends and Relatives

E. Small Business Administration

F. Community Development Agencies

G. Insurance Companies

XX. Financial Institutions

A. Commercial Bank

B. Trust Companies

C. Commercial Finance Companies

D. Savings and Loan Associations

E. Sales Finance Companies

XXI. Obtaining Credit

A. Types of Credit

1. Short-term
2. Long-term

B. Credit Rating

1. Character
2. Capacity
3. Capital
4. Conditions

XXII. Customer Financing

A. Advantages of Credit Sales
1. Increase in sales volume
2. Increase in steady customers

B. Disadvantages of Credit Sales
1. Need for working capital
2. Operating costs

XXIII. Types of Customer Credit

A. Charge Accounts

B. Installment Sales

C. Credit Cards

XXIV. Dealing With Credit Customers

XXV. Why Keep Records

A. Answering outside questions

B. Answering one's own questions

XXVI. How To Establish A Recordkeeping System

XXVII. Who Keeps The Records

- A. Owner
- B. Assistant
- C. Outside Firm

XXVIII. Types of Records

- A. Financial
- B. Personnel
  - 1. Application
  - 2. Job Performance
- C. Bank
  - 1. Signature card
  - 2. Deposit slip
  - 3. Reconciliation

XXIX. What Records Should Be Kept Daily--Weekly--Monthly?

- A. Business Checkbook
- B. Daily Receipts Summary
- C. Accounts Receivable Register
- D. Petty Cash
- E. Bank Reconciliation Statement

XXX. Payroll Records

- A. Minimum Wage
- B. Payroll Deduction
- C. Time Cards

XXXI. Bookkeeping

- A. Journal
- B. Ledger

- XXXII. What Are Financial Statements?
  - A. Balance Sheet
  - B. Income Statement
- XXXIII. Balance Sheet
  - A. Assets
    - 1. Current
    - 2. Fixed or long-term
  - B. Liabilities
    - 1. Current
    - 2. Long-term
  - C. Equity
- XXXIV. Income Statement
  - A. Total Sales
  - B. Cost of Goods Sold
  - C. Gross Profit
  - D. Expenses
  - E. Net Profit
- XXXV. Analysis of Financial Statements
- XXXVI. Cash Forecast
- XXXVII. The Stock Market
  - A. What Is A Common Stock?
    - 1. Need For A Company
    - 2. What Is A Company?
    - 3. Advantages Of A Company
    - 4. Share Of Common Stock
    - 5. Management Of A Company
      - a. President
      - b. Treasurer
      - c. Secretary
      - d. Board of directors

6. Operations Of A Company

7. Central Office
a. Accounting Department
b. Research Department
c. Systems Department
d. Credit Department
e. Personnel Department
f. Mail Departments

8. Accounting For Transactions In A Company
a. Balance Sheet
b. Operating Statement

9. Evaluating A Company
a. Criteria To Determine Growth
b. Dividends
c. Printed Reports

10. Combining Of Companies

11. Selling A Company's Shares

12. Importance Of A Market For Your Stock

B. What Is Preferred Stock?

C. Various Stock Markets

1. New York Stock Exchange

2. American Stock Exchange

3. Miscellaneous Other Exchanges

D. Procedures in Buying And Selling A Stock

E. Selecting Stocks

F. Price Of A Stock

G. Comparing Stocks

H. Portfolio Of Stocks

XXXVIII. Preparing An Employee Handbook

A. Contents Of A Handbook

A. Contents Of A Handbook (Continued)

   1. Welcome Message
   2. History
   3. Future
   4. Need To Know
   5. Benefits
   6. Special Services

B. Profit

C. Writing

D. Format

XXXIX. Automation

A. Office Automation

   1. Typewriter
   2. Adding Machine
   3. Bookkeeping Machine
   4. Copying Equipment
   5. Filing Equipment
   6. Computers
      a. Minicomputers
      b. Microcomputers

B. Store Automation

   1. Cash Register
   2. Change Machine
   3. Check Recording Equipment
   4. Processing Equipment

XXXX. Drafts

- A. Checks
- B. Negotiable Instruments
- C. Endorsements
  - 1. Endorsement In Blank
  - 2. Special Endorsement
  - 3. Restrictive Endorsement
  - 4. Qualified Endorsement
  - 5. Conditional Endorsement

XXXXI. Sales Promotion For The Small Business

- A. Customer Relations
- B. Salesmanship
  - 1. Value of Personality
  - 2. Six Steps To Good Salesmanship
  - 3. Sales Demonstrations
- C. Advertising
  - 1. Planning Advertising
  - 2. Advertising Media
  - 3. Advertising Layout

XXXXII. Personnel Management And The Small Business

- A. Personnel Responsibilities For Individual Employees
  - 1. Sources of Employees
  - 2. Employment Interview

B. Meeting The Needs Of The Employee--Compensation

XXXXIII. Franchises

A. What Is A Franchise?

B. Advantages Of A Franchise

C. Disadvantages Of A Franchise

XXXXIV. Human Relations In Business

A. Understanding Human Relations

1. Definition of Human Relations
    a. Relationship With Co-workers
    b. Relationship With Supervisors
    c. Relationship With Customers

2. Development of Human Relations
    a. Progress of the Human Relations Movement
    b. Human Relations Today

3. Success Through Human Relations
    a. Technical Knowledge
    b. People Knowledge

B. Self-Understanding

1. What Is Important To You?
    a. Value System
    b. Values Relating To Justice
        1a. Concern for Human Rights
        1b. Concern for Rules and Orders

C. Human Relations With Fellow Employees

1. Being Accepted
    a. Accepting Life-Styles
    b. Avoiding Incorrect Assumptions
    c. Maintaining A Good Appearance
    d. Developing A Good Attitude

2. Observing Rules
    a. Written Rules
    b. Unwritten Rules

3. Carrying Your Own "Weight"
    a. Ask Questions
    b. Do not Impose On Others

C. Human Relations With Fellow Employees (Continued)

4. Developing Tolerance

D. Human Relations With Employers

1. Understanding An Employer
    a. Employers Are Human Beings
    b.. Success Means Many Things To Employers

2. What Is Expected Of Employees
    a. Helping To Increase Profits
    b. Helping To Achieve Growth
    c. Developing Desirable Traits

3. Basic Management Styles Of Employers
    a. Authoritarian Management Style
    b. Democratic Management Style
    c. Laissez-Faire Management Style

4. What It's Like To Be An Employer
    a. Employer Responsibilities
    b. Employer Delegating of Responsibilities

E. Human Relations With Customers

1. Who Is A Customer?

2. Importance Of Customers

3. Why Customers Keep Coming Back
    a. Product
    b. Service
    c. Goodwill

4. How To Deal With Any Customer

5. Is The Customer Always Right

XXXXV. Communications At Work

A. Importance Of Communicating At Work

1. What is Business Communication?
    a. Definition of Business Communication
    b. Feedback
        1a. Positive
        1b. Negative

A. Importance Of Communicating At Work (Continued)

2. Why Is Communicating At Work Important?
   a. With Employers
   b. From Employers
   c. With Customers
   d. With Co-Workers

3. What Is The Scope Of Business Communications?
   a. Speaking
   b. Listening
   c. Writing
   d. Reading
   e. Communicating Without Words

B. Communicating To Employers

1. Definition Of Upward Communication

2. Purpose of Upward Communication
   a. Managers Need Negative Feedback
   b. Managers Need Positive Feedback

3. Types of Upward Communication
   a. Progress Reports
   b. Request For Help In Solving Problems and making Decisions
   c. Suggestions For Improving The Business
   d. Routine Requests
   e. Feelings About The Business

4. Barriers To Effective Upward Communication
   a. Fear of Manager
      1a. Giving negative feedback
      1b. Distorting And Concealing Negative Feelings
      1c. Why Employees Distort And Conceal Feelings

5. Information Overload
   a. Negative Influence of Other People

6. Overcoming Barriers To Effective Upward Communication
   a. Overcoming Fear Of The Manager

7. Overcoming the Barrier of Information Overload

8. Overcoming The Barrier Of Negative Thinkers

C. Communication From Employers

- 1. Definition Of Downward Communication
  - a. Methods Of Downward Communication
    - 1a. Oral Communication
    - 1b. Written Communication
    - 1c. Combination of Oral and Written Communication
    - 1d. Visual Communication

- 2. Types of Downward Communication
  - a. Job Instructions
  - b. Job Rationale
  - c. Procedures and Practices
  - d. Company Goals
  - e. Performance Appraisal

- 3. Receiving Negative Feedback
  - a. Types of Negative Feedback
  - b. Differences Between Facts and Judgments

- 4. Barriers And Gateways To Downward Communication
  - a. Too Many Links In The Communication Chain
  - b. Lack of Openness On A Supervisor's Part
  - c. Defensive Behavior
    - 1a. Kinds Of Defensive Behavior
    - 1b. Reacting Positively To Negative Feedback

D. Communicating With Customers

- 1. Who Is A Customer?
  - a. Why Customers Are Important
  - b. Determining Customers' Needs

- 2.f Methods Of Communicating With Customers
  - a. Written Forms
    - 1a. Business Letters
    - 1b. Advertisements

- 3. Nonverbal Communication From Customers
  - a. Adornments of Customers
  - b. Body Movements

- 4. Speaking To Customers
  - a. Using Tact
  - b. Speaking Precisely

D. Communicating With Customers (Continued)

    5. Listening To Customers

    6. Barriers To Effective Communication With Customers
        a. Daydreaming
        b. Debating Privately
        c. Private Planning

    7. Overcoming Barriers To Communication With Customers

E. Communicating With Fellow Employees

    1. Definition Of Horizontal Communication
        a. Horizontal Communication Within Departments
        b. Horizontal Communication Outside Departments
        c. Management's Attitude Toward Horizontal Communication

    2. Communication and Work Group Behavior
        a. Joining A Work Group
            1a. Initial Group Acceptances
            1b. Group Standards

        b. Status In Work Groups

        c. Why Work Groups Stick Together

    3. Communication And The Grapevine
        a. How Information Passes On The Grapevine
        b. Trusting Grapevine Communication

APPENDIX H

Budget

BUDGET

Initiator John T. Rooke

Institution Norwich Regional Vocational Technical School

Beginning Date August, 1979 Ending Date July, 1980

ITEM	STATE/FEDERAL	LOCAL	IN-KIND CONTRIBUTION	TOTAL
I. DIRECT COSTS				
A. Personnel				
Project Instructor	$ 6,250 *	None		$ 6,250
Clerical Assistance	270 *	None		270
Employee Benefits	1,630 **	None		1,630
B. Travel				
Mileage	300	100		400
C. Supplies and Materials				
1. Project Materials	2,000	200		2,200
2. Office Supplies	None	200		200
D. Instructional Equipment	None	None		None
E. Other				
1. Duplicating and Reproduction	500	100		600
2. Testing	150	None		150
3. Final Report (50 copies)	800	100		900
4. Communications	100	100		200
5. Conferences	400	None		400
II. Total Costs	$12,400	$800		$13,200
III. Cost Sharing	95%	5%		100%

*May change as result of collective bargaining

**Percentage change

BUDGET EXPLANATION

Project Instructor

30 hours pre-program preparation @ 8.40 per hour	$ 252.00
18 weeks @ $210.00 per week	3,780.00

3 cycles of 6 weeks each (6 x 6)
6 sections of 3 periods per week plus 1 preparation per day

18 contact periods
5 preparation periods
2 shop coordinating periods
25 periods per week
8.40 per hour (subject to change)
$210.00 per week

30 hours pre-test development and correcting @ 8.40 per hour	252.00
30 hours post-test development and correcting @ 8.40 per hour	252.00
10 hours student evaluation questionnaire development and administration @ 8.40 per hour	84.00
50 hours final report and follow-up survey @ 8.40 per hour	420.00
8 hours per week for off-cycle coordination with shops, research, and contact business community	1,210.00

Clerical Assistance

Basic curriculum preparation, instructor assistance, and final report typing	270.00

Employee Benefits

Social Security	1,630.00

Travel

Per mile (mileage) for conferences and curriculum development	400.00

Project Materials (Based on 150 students)

Spirit Masters on Banking—J. Weston Walch	20.00
Dome—Bookkeeping Self-Taught (#202)	500.00
Bank Reconciliation Projects—Pitman	425.00
Instructor's Key and Manual	1.50

Project Materials (Continued)

The Stock Market Game—J. Weston Walch	412.50
Films—rental fees	250.00
Newspapers	50.00
Processing of orders, handling charges, cataloging, etc.	341.00

Office Supplies

Materials to be used for various activities scheduled and for mail, etc.	200.00

Duplicating and Reproducing

Use of printing equipment, etc. to produce various forms, etc., needed for use in the classroom	600.00

Testing

Score sheets, materials, etc., for pre-test, post-test, student evaluation questionnaire, and other testing procedures	150.00

Final Report

Printing of the final report	900.00

Communications

Postage for materials to advisory committee, 1979 graduates, potential employers, and survey	200.00

Other

Conferences	400.00

APPENDIX I

Advisory Committee Meeting minutes
Administration, Personnel, and Advisory Committee

Norwich Regional Vocational Technical School
590 New London Turnpike, Norwich, Connecticut 06360
Telephone 203 889-8453

MINUTES OF THE MIND YOUR OWN BUSINESS ADVISORY COMMITTEE MEETING

A meeting of the Mind Your Own Business Advisory Committee was held on Monday, November 26, 1979 in the faculty cafeteria at Norwich Regional Vocational Technical School. Mr. John T. Rooke, Pilot Program Director, opened the meeting at 7:37 p.m.

Prior to the meeting, each member present was given a portfolio of materials containing the agenda, general outline of the program, course content, and instructional materials.

Overview and history of the program. The program was implemented at Norwich Regional Vocational Technical School one year ago. We have been granted funding for the second year.

The course will be offered in the spring semester of the Adult Evening Division. Once the adult course is completed, a comparison will be made of the twelfth grade program and the adult program in hopes that many decisions may be reached on curriculum, etc.

Curriculum development. The course is a 54-hour module consisting of three 6-week cycles. Senior students meet for three periods per week during each cycle (six twelfth grade sections x 3 periods per week)--18 classes per cycle. In order for the business principles course to be included in the curriculum, one period per week from English, social studies, and mathematics was taken from the student's schedule. The senior class is divided into six sections. The business principles instructor works very closely with the English, social studies, and mathematics instructors to co-ordinate materials and topics. There has been no significant difference of achievement shown among the various levels.

Although during the shop cycle students are not scheduled for the business principles class, materials about various aspects of business are explained according to the needs of the particular shop as coordinated between the business principles instructor and the respective shop department head.

Course objectives and content. The objectives of the program include: providing a basic business background so that students are aware of the responsibilities of an owner--so they are better employees; understanding and use of various business terms; development of a favorable attitude toward principles of business; instill need for favorable work habits; need for pride in being accurate; development of self-confidence; review of various problems encountered in business; understanding of the need for laws; and know where to seek professional help.

Topics which have been and will be included in the course were reviewed as to the course content as presented in the packet.

Funding. The funding of the program has been increased this year--the program is federally funded and not state funded. This is the second year of funding and hopefully the program will be federally funded for one more year after which the state will accept the program to be implemented into the other vocational technical schools in the state and other educational institutions.

There are many responsibilities which the pilot school must accept. It is required to administer a pre-test, post-test, student evaluation questionnaire, and follow-up study of the previous year's graduates via a summary evaluation questionnaire.

The aspects of the program will be outlined at the State Program Study Committee meeting in December.

Other topics discussed. The need to explain to students that they need confidence to succeed and that there is a need for students to understand telephone techniques, etiquette, human and public relations, pride in their work, and loyalty to the employer were some areas discussed at length by the Advisory Committee.

There is a definite need for students to become involved in making various audio-visuals and a need for competitive shop projects were suggested future activities.

Future meetings. Two additional dinner meetings will be scheduled--one in February and one in June. Advisory Committee members will be invited guests at these dinner meetings.

Respectfully submitted,

Elizabeth A. Trudelle

Elizabeth A. Trudelle

Norwich Regional Vocational Technical School
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Telephone 203 889-8453

MINUTES OF THE MIND YOUR OWN BUSINESS ADVISORY COMMITTEE

A meeting of the Mind Your Own Business Advisory Committee was held on Thursday, February 7, 1980 at Fentera's Country Lounge Restaurant. Mr. John T. Rooke, Program Project Director, opened the dinner meeting at 6:30 p.m.

Each member present was given a folder of materials containing the agenda, progress report which was presented to Elizabeth Schmitt of the Bureau of Vocational Program Planning and Development, course objectives, and a revised listing of the Advisory Committee.

Overview and History of Mind Your Own Business Program. Mind Your Own Business was included in the Norwich Regional Vocational Technical School senior class curriculum because the time allotted for mathematics, social studies, and English instruction did not give the students enough time for business training which was proven to be badly needed by the seniors. The name Mind Your Own Business was chosen in order to bring attention to the program. Funding, which has been received for two consecutive years and will hopefully be received for the third year, was received through the Bureau of Vocational Program Planning and Development. Once federal funding is no longer available--after three years--it is hoped that the program will be reimbursed by state funds as all of the other courses in the curriculum are funded. The curriculum was written two years ago and has been reviewed and revised many times in order to meet the needs of the students. In January, a presentation was made to the State Program Study Committee and the program was accepted unanimously by the committee. On May 14, 1980, a part of the State Curriculum Day Program will be devoted to explaining the Mind Your Own Business program.

Importance of the Advisory Committee. It is necessary for those involved in a special innovative program such as Mind Your Own Business to receive advice from people who are experts. Advice is needed so that students in the program can be trained to have better employee-employer relations and the program perfected for vocational technical students as well as students in other institutions.

Testing and Evaluation. A pre-test was administered to all students in September; other instruments which will be used include, student evaluation and comments, post-test, and 1979 graduate follow-up study.

Reference was made to the results of the pre-test which was administered in September. The chart which was prepared showed the results of the pre-test in comparison to the results of the first marking period.

Student Activities. Students have been required to complete projects such as interview of business owners, exploring their strengths and weaknesses as managers and/or owners, and working as business owners in completing records for the end of the year using the Dome bookkeeping system. Plans for the last marking period include: stock market game, insurance project, legal project, and management game. All of the above activities were/will be used to teach basic managerial information.

Duration of the Course. The Mind Your Own Business course is taught for 18 weeks. Students are required to accomplish in 18 weeks what other schools require their students to accomplish in 36 weeks.

Coordination and Place in the Curriculum. Coordination of instruction during the off-cycle time is completed for the time when students will return to classes. The coordination takes place between the MYOB instructor and the mathematics, social studies, and English instructors as well as the various shop instructors.

In order to schedule each of the senior divisions for Mind Your Own Business class, one period per week had to be deducted from the following classes: social studies, mathematics, and English.

Suggestions and Comments. In addition to the need for skilled tradesmen, there is a need for students to understand basic business administration. Students need a broader background; however, the business principles must be incorporated with the trade skills. Therefore, the course is "past due".

Students should understand that the money is not the main reason for the work they do. Pride in their work is a very important factor for success.

Various aspects of public speaking and salesmanship should be taught. Students should realize they must sell themselves and their work. It must be "impressed upon" the students that they are working for themselves because if the employer succeeds so does the employee.

Various materials, programs, etc., used or housed at Mohegan Community College were explained and offered to be used in the Mind Your Own Business program. Many of the materials are on a higher level; however, they can be adapted for use with secondary school students.

Suggestions for a career day—seniors spend a day with a prospective employer-instructors should have an in-service day—instructors go out into the field, intern program—juniors go out into the field and learn about a trade-business, a distributive educationlike program, and use of MBO programs were made.

Future Meetings. It was decided that all meetings should take place in the evening—most convenient time for those who are in business.

Next Meeting. The next meeting of the committee will take place sometime in June. Information will be sent to committee members in May.

Respectfully submitted,

Elizabeth A. Trudelle

Elizabeth A. Trudelle

ADMINISTRATION, PERSONNEL, AND MEMBERS OF BUSINESS PRINCIPLES ADVISORY COMMITTEE

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